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Our 112th Year

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Photo by Lisa Adelsberger

By the riverside — Local Jews gathered near the Horn Bridge Monday to celebrate the Jewish New Year, Rosh Hashana. Part of the ceremony includes a "cleansing," by casting bread crumbs, symbolizing sin, into the water. Story, page 4.

Ex-girlfriend charged in shooting

**Dispute over child support
led to assault, say police**

By Neil Fater

A Lawrence woman, reportedly upset about allegedly not receiving child support, is charged with shooting her ex-boyfriend, Andover resident Jeffrey Nassiff, Monday morning in Ballardvale.

Steve O'Connell, spokesman for District Attorney Kevin Burke's office, says Nassiff was shot twice, in the chest and neck.

As a result, Akeita Burrus, 19, of 103 May St., Lawrence, was arrested and charged with assault with intent to murder and illegal possession of a firearm without a license.

Nassiff was airlifted to Massachusetts General Hospital, where a public relations spokeswoman would not comment on his condition. "We are not releasing any information on this patient," was all she would say.

Earlier, an MGH operator said there was no patient by that name listed.

But O'Connell said Wednesday that state police said Nassiff was in stable condition.

(Continued on page 23)

Kids bolt from bus, help save house struck by lightning

By Neil Fater

A red ball of lightning struck and burned part of Joe and Donna Grassis' home Tuesday, but they and the local fire department say the lightning-quick response of a pair of middle-school boys had just as big an impact.

Deputy Fire Chief Chuck Murnane credits Stephen Johnson, of Matthew Street, and Andre Perron, of North Street, with quickly alerting the fire department to the blaze at

the Grassis' North Street home, and preventing a more-damaging fire. Joe Grassis is a Lawrence firefighter.

The boys say they and their West Middle School classmates saw smoke pouring from the house when their bus drove by to drop them off around 2:15 p.m.

Andre ran home and called 911, while Stephen knocked on the doors to make sure no one was stuck inside the house. Andre

(Continued on page 20)

Parents seek complaint vs. Shawsheen

By Rebecca Lipchitz

Parents of a former Shawsheen Integrated Primary School student say they will file a federal complaint against the school charging it with discrimination against their son because he was forced to transfer out of the school after being diagnosed with a learning disability.

When the 6-year-old son of Dan and JoAnne Guillet was diagnosed with Attention Deficit Disorder (ADD) last year, school

teachers and administrators transferred him from Shawsheen to West Elementary School for this fall.

His parents say the services he needed were minimal and available at Shawsheen, but that Principal Terry Murphy decided to transfer the student to avoid dealing with his behavioral problems.

Murphy declined comment, saying she hadn't seen a copy of the complaint.

(Continued on page 5)




Photo by Lisa Adelsberger

Hoop dreams — Dallis Castle, 3, gets a lift from Selectman Brian Major at the Youth Services table during Saturday's Know Your Town Fair.

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TownTalk

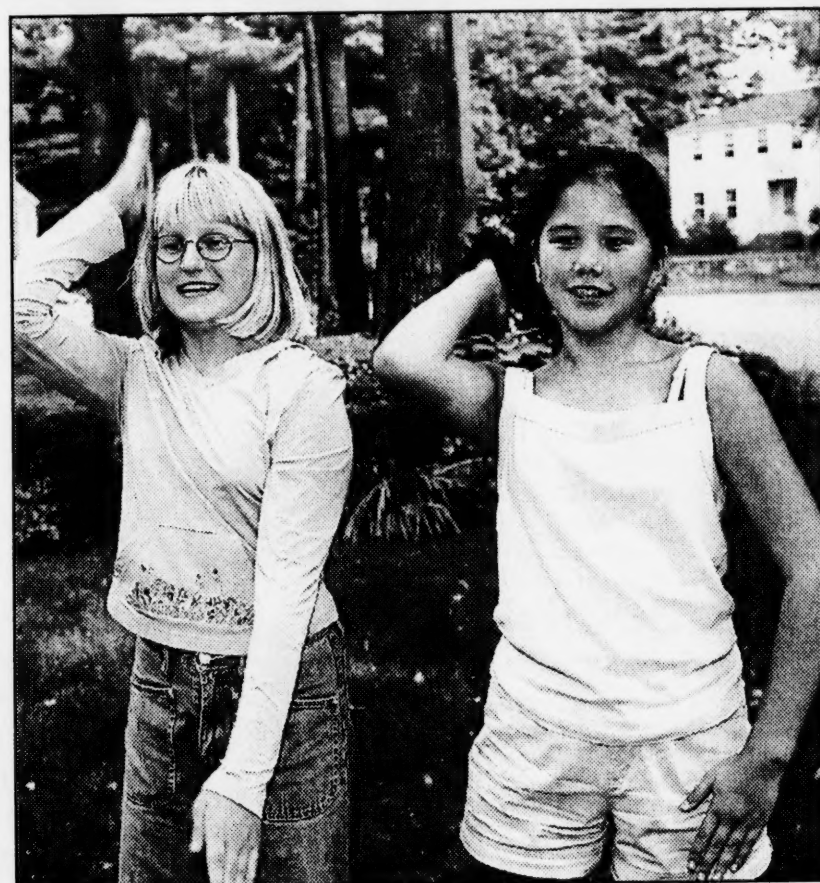


Photo by Lisa Adelsberger

Making the moves — Zoe Costello and Keiko Yoshida demonstrate some of their routines they learned this summer as cast members of the revived TV show *Zoom*.

The new 'Zoomers'

Like many generations, they grew up on television programs like *Mr. Rogers Neighborhood* and *Sesame Street*, but they also have a spot in their hearts for *Rainbow Brite* and *Arthur*.

Keiko Yoshida 14, and Zoe Costello, 11, both of Andover, may not have grown up on it, but they will now be featured in a '90s revival of the PBS children's program *Zoom*, which entertained kids growing up in the '70s.

Keiko and Zoe are two of seven cast members chosen from a pool of more than 1,000 who auditioned to become the zoomers of the next generation.

While the trademark striped rugby shirts have been eliminated, the premise of the show remains the same: camp on television. Ideas for skits, interviews, science experiments and craft projects are submitted by viewers and performed by the cast.

Other than a more conservative wardrobe and the addition of an e-mail address, things haven't changed much. The new version of *Zoom* added to their famous address, P.O. Box 350, Boston, MA 02134. They now have a web site (www.pbs.org/zoom) and an e-mail address (Zoom@wgbh.org).

The new version of the show will begin airing Jan. 4, 1999.

Former Andover resident Den-

nis Lorne, 37, was a "Zoomer" of the original *Zoom* generation, and performed on the show in 1972.

He describes it as a televised form of community theater, and credits his experience as a cast member on the program for leading him down the path he follows today.

Lorne went on to a freelance career in acting and choreography, and will be appearing in the New England premiere of *Angels in America*, he says.

What the cast members learn as zoomers, including skills in social interaction, teamwork and improvisation; all come in handy in "the real world," says Lorne, who also works in customer service and marketing.

Both Keiko and Zoe have participated in Merrimack Junior Theater productions, and Keiko takes dance lessons in tap, ballet and jazz.

Zoe auditioned from first call with more than 800 kids, says her mother, Toni Costello. Keiko was referred to the audition through a casting agency, since she once modeled through an agency.

They were chosen after five or six call-back auditions.

"At first (after the final audition), I didn't think I made it. I

(Continued on page 4)

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NEWS IN BRIEF

Dr. Brazelton to speak at Center anniversary

Dr. T. Berry Brazelton, the renowned pediatrician and child-development specialist, will be the special guest speaker at The Professional Center for Handicapped Children's 25th Anniversary celebration, starting at 6:30 p.m. tomorrow, Friday, Sept. 25, at the Ramada Rolling Green in Andover.

The Center, which serves 400 preschool children with special needs at two sites — 32 Osgood St., Andover, and 130 Parker St., Lawrence, is also marking the occasion with the launch of a program created by Dr. Brazelton called "Touchpoints." He has also written a book with the same name, and is the author of 25 other books.

According to a press release from the Center, the Touchpoints model aims to build "alliances between parents and providers around key points in the development of young children. Touchpoints are predictable periods in a child's development that can disrupt family relations, but can also provide an opportunity for practitioners to connect with parents."

Dr. Brazelton is known for the creation of the Neonatal Behavioral Assessment Scale, used worldwide to assess basic physical and neurological responses of newborns.

In 1972, he helped establish the Child Development Unit at Children's Hospital in Boston, where he continues to work. In 1989, he was appointed to the National Commission on Children.

Commission to name new chairman

Andover's Commission on Disabilities is expected to have a new chairman by today, Thursday, Sept. 24. The commission was scheduled to meet Wednesday at 7:30 p.m. in the selectmen's room, of the Town Offices, to appoint Mike Warshawsky as the new chairman. Warshawsky was to replace outgoing Chairman Mark Walker, of Strawberry Hill Road.

Firefighters Ball is coming Oct. 2

The Andover Firemen's Relief Association will hold its 127th Firefighters Ball Friday, Oct. 2, at the Andover Country Club, with the public invited.

The annual event highlights the asso-

ciation's fund-raising campaign. The proceeds raised, plus other donations, provide survivor benefits to deceased members' families. The association is also a supporter of the annual Firefighters' Santa parade, Andover July 4 fireworks and other community events.

The evening will start with a cocktail hour from 6:30 to 7:30 p.m. followed by a beef and chicken dinner combination prepared by the country club.

Music will be provided by the Hip Pocket Band, which includes three vocalists, a three-piece horn section and a four-piece rhythm section. They play music from the '50s through the '90s.

Tickets are available at the Central Fire Station on North Main Street for a \$25 donation. Tickets will not be sold at the door the night of the ball.

For more information, call John McMullen at 470-0262.

Title V seminars set

A public seminar is scheduled

monthly to assist residents, realtors, contractors and other in understanding the requirements of Title V, the Massachusetts Environmental Code, dealing with septic systems.

The program describes the structure, use and maintenance of septic systems; their inspections, interpretations of inspection results, requirements if they fail inspection, and procedure for obtaining the all important septic systems Certificate of Compliance.

For scheduling, call Dan Tremblay, health officer, Monday-Friday, between 8 and 10 a.m. at 623-8298.

For the record

The office hours for state Rep. Barry Finegold listed in last week's *Townsmen* were incorrect.

The correct hours are Sept. 24, from 8:30-9:30 a.m. at the Andover Senior Center, Whittier Court, and from 6-7 p.m. at Memorial Hall Library, Elm Square.

Quote, unquote . . .

'The thing to do is recognize the problems that teens have, and don't blame the substance they happen to be using."

Dr. Donald Miller of Andover, a supporter of the upcoming Freedom Rally in Boston, which calls for the "regulation, not prohibition" of marijuana.

'The 'Health Stops,' or as they're known, doc-in-a-box offices, seemed to be a growing trend 10 to 15 years ago, but it's probably faded."

Health care expert Dr. Alan Sager, commenting on the impending closure of a local medical walk-in clinic.

'We must acknowledge that no one knows for sure what the market price of electricity will be in two to five years. However, deciding not to enter into a contract for electric generation supply entails risks as well."

Town Manager Buzz Stapczynski, recommending that the town enter a five-year agreement to purchase electricity.

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NEWS CALENDAR

Monday, September 28

Board of Selectmen, third-floor conference room, Town Offices, 7:30 p.m.

Board of Health, second-floor conference room, Town Offices, 6 p.m.

Wednesday, September 30

Commission on Disabilities, third-floor conference room, Town Offices, 7:30 p.m.

Thursday, October 1

Andover Contributory Retirement Board, third-floor conference room, Town Offices, 9 a.m.

Space Needs Task Force, School Committee Room, School Administration Building, 7 p.m.

Zoning Board of Appeals, second floor, Memorial Hall Library, 7 p.m.

Saturday, October 3

Zoning Board of Appeals, delibera-

tion meeting, second floor, Memorial Hall Library, 9:45 a.m.

Monday, October 5

Board of Selectmen, third-floor conference room, Town Offices, 7:30 p.m.

Council on Aging, Senior Center, 8 a.m.

Tuesday, October 6

School Committee, School Committee Room, School Administration Building, 7:30 p.m.

South School Council, School Conference Room, 3 p.m.

Monday, October 19

Greater Lawrence Technical High School, negotiating subcommittee executive session, 57 River Road, 4 p.m. (paraprofessionals, 6 p.m.; clerical, 7:15 p.m.)

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TOWN TALK

(Continued from page 2)

thought I didn't talk as much (as I did before), and I thought I didn't do a good job," Keiko says.

But just when she decided she was happy she had made it as far as she did, she received news that she was chosen.

"I jumped up and down on my bed," she says.

Zoe says she thinks her lack of extensive professional theater experience may have given her an advantage.

"We're supposed to be natural. But not too natural," she says.

While they've both grown up in Andover, Zoe and Keiko hadn't met until they were chosen for the show (but Keiko did have dance class with Zoe's sister's best friend). After they spent a lot of intense time together on the set this summer, anyone who sees them together would know they were friends.

Every Zoom program activity the girls performed during the interview for this story ended in a flurry of giggles.

But having so much fun did involve a lot of work, their moms say.



Photo by Lisa Adelsberger

Fast friends — Zoe and Keiko got to know each other as "Zoomers."

From June to August, they got up at 5:30 a.m. and arrived home around 6 p.m. while taping a year's worth of episodes every Monday through Friday. They also did some work in April and May, says Costello.

They both describe their experience on the set this summer as fun rather than work, and found the biggest challenge to be learning lines and adjusting to last-minute script changes.

While many parts of the program are not scripted, but improvised conversations on a designated topic, "Zoomers" were trained to use phrases like "at my school" rather than to mention specifics like their hometown or school.

Yoshida says despite the restrictions, the crew and production

team for the program worked well with all the cast members, and even invited the kids to their post-production parties.

All the cast members got to be good friends, Keiko says.

"We started to treat each other like brothers and sisters," she says, sometimes by having "fake fights."

At the end of the season, producers awarded cast members various prizes. Zoe won the "most determined" and the "Energizer Bunny" award, while Keiko won the "love-dovey" award for "never being down in the dumps," she says, and the "Betty Crocker" award.

One of Keiko's activities on the show was baking a "bunny cake," which quickly earned her the nickname of "Bunny Keiko." But if the girls had to choose a part of being a "Zoomer" that was the most fun, it would be the chance to make a mess of the TV studio.

The taping of the last segment of the show included bobbing for apples and a water-balloon toss that resulted in a very wet and slippery studio floor, Keiko says.

"It was sooooo much fun," she says.

— Rebecca Lipchitz

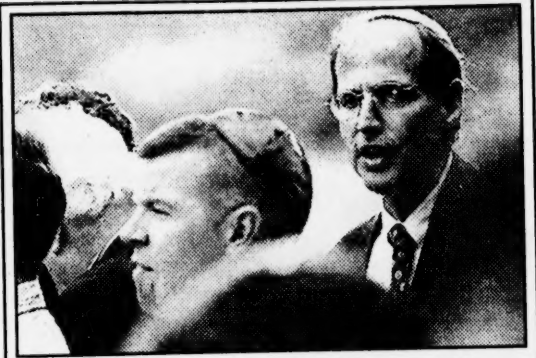


Photo by Lisa Adelsberger

Ceremonial moment — Rabbi Robert Goldstein, at right, with local congregants.

A new year's cleansing

Jews of Andover converged for a new year's celebration at the shores of the Shawshen River Monday afternoon.

More than 100 Jewish Andover residents attended Tashlich, or "casting," by the Horn Bridge, where bread crumbs, symbolizing sin, are cast into the water at the start of Rosh Hashana, the Jewish New Year.

"Part of the mood of the high holidays, (is) to ask for forgiveness of sins," says Rabbi Robert Goldstein of Temple Emanuel.

Members of Congregation Tifereth Israel and Temple Emanuel joined for the event, as they have for many years, Goldstein says, but this year's turnout was the largest.

Andover resident Marcy Shack attends every year with her husband and three children.

"It's a nice community event. It's nice to be outside," she says.

Her children, ages 12, 10 and 6, are still gaining an understanding of cleansing one's soul for the new year, but they always attend, she says. They don't quite understand it yet, but someday, they will," she says.

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Shawsheen ...

(Continued from page 1)

Indeed, a complaint has not yet officially been filed, but the Guillet recently did file a complaint application with the U.S. Department of Education Office of Civil Rights (OCR), charging that Murphy is denying children, particularly boys with behavioral problems, the right to attend Shawsheen because they are disabled.

"We want to open the doors to everyone at that school, and make sure this never happens again," says Dan Guillet (See *Letter to the Editor*, page 9).

Any complaints that have been assigned a file number are directly forwarded to the superintendent of the district charged, but Andover has received no such information,

says Superintendent Dr. Claudia Bach, who declined to comment further.

The parents say they have no complaints with their son's program at West Elementary, but wanted him to stay at Shawsheen, his neighborhood school, where he attended kindergarten and has made friends.

Shawsheen is a magnet primary school for kindergarten through second-graders.

When the Guillet's son began having behavioral and learning problems in class, his parents say they worked with staff to get him diagnosed, but the effort was ultimately misguided.

According to the handbook for Shawsheen School, once a child is evaluated for a learning disability, a team meeting is held "to discuss the results and make recommendations, which may include classroom modifications or recommendations for 766 (special needs) services," Jo-Anne Guillet says.

At the team meeting held to discuss the plan for their son, the Guilets say team members "recommended" and later "strongly suggested" moving their son to West El.

Seeking a clear answer, parents met with Murphy and asked "Do we have the option to send (him) back to Shawsheen School (for fall 1998)?"

Jo-Anne Guillet says Murphy "beat around the bush for a half hour" before delivering a definitive "No."

"In the end they didn't want to help at all. They set him up to get him out," Jo-Anne Guillet says.

She says other students at Shawsheen who require more services but are less disruptive are not forced out of the school.

The couple say filed a complaint with OCR in June, but it was rejected on a technicality, they say. Getting a complaint filed with OCR has been no easy process, Jo-Anne Guillet says.

"I know now why parents don't pursue it," she says.

Dan Guillet says they plan to press on.

"You've got to be an advocate for your child. If you can't do it, who can?" he says.

Sticky primary, interesting ballots

By Neil Fater

The complete absence of Democratic state Senate candidates on the primary ballot last week made for some sticky situations for those counting the ballots.

It seems not everyone knew what to do with the stickers that candidates gave them to help make voting easier. So stickers ended up all over different ballots.

Stickers were needed because the state Senate race for this area was so unusual.

When former senator John O'Brien dropped out of the race after the normal deadline to decide, it meant no Democratic candidates running for his seat would appear on the ballot.

Faced with write-in campaigns, most candidates

launched sticker campaigns in the communities of the district — Andover, Lawrence, Dracut and Tewksbury — giving out stickers that voters could place on the appropriate line on the ballot.

Some people had trouble with this concept, but Andover Town Clerk Randy Hanson says there weren't too many problems in Andover.

"The electorate was very well-educated, between the newspaper and this office. I think in our town everyone knew what they were doing," says Hanson.

But she says some Andover residents voting in the Republican primary attached Democratic stickers to their Republican ballots.

Despite posting voting instructions inside every voting booth, Lawrence City Clerk Jim McGravey admits seeing a wider variety of problems in Lawrence.

"People found places to put stickers I can't imagine," says McGravey. "We had ballots where people put all four stickers on the ballot."

Lawrence's polling places require people to put their ballots inside gray envelopes, and McGravey says workers found stickers loose inside some of these envelopes.

One person even sealed the envelope with a senate-campaign sticker, he said.

Andover's Susan Tucker won the primary, and will face Republican Kevin Anderson in the general election.

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Two local medical walk-in centers to merge

By Rebecca Lipchitz

The impending demise of the Andover Walk-In Medical Center, announced last week, is yet another sign of the success of managed care.

But even patient advocates say that, at least in this case, it is not a sign that local access to health care will be further restricted. Instead, it may simply indicate that more and more people are covered by health plans.

HMOs (Health Maintenance Organizations) push patients to visit their primary-care doctors, in the hopes that regular preventive care — the cheapest kind — will help them avoid emergency care — the most expensive kind.

The apparent success of that approach has meant that business at the Andover Walk-In has declined by 50 percent.

So Lawrence General Hospital, owner of the Center, will merge it with the Suburban Health Care Center across the street, in Doctor's Park on Haverhill Street. Lawrence General also owns Suburban.

The move is scheduled for Nov. 2, and Ellen T. Murphy, vice president of public affairs at Lawrence General, says she doesn't expect much to change. Prospective patients won't even have to change their routine, since both centers are essentially

in the same place.

In its 12 years of business, Andover Walk-In regularly saw 80 patients a day, Murphy says. But over the last five years, business decreased to about 40 patients per day, she says.

Lawrence General bought the Andover Walk-In from a group of doctors for \$900,000 in 1993. Suburban and Andover Walk-In are both run under its "Health Enterprises" division, Murphy says.

"They had distinct patient bases at one time, but I think it's changed, since people have by and large signed up for HMOs, and have primary care doctors," she says.

According to their market research, 90 percent of Andover residents are assigned to a primary care doctor.

Dr. Alan Sager, a professor at Boston University School of Public Health and head of BU's Health Care Monitoring Project, says that while fewer choices in health care is probably not good for patients, the merger isn't likely to drastically reduce access to health care in the area.

"The 'Health Stops,' or as they're known, doc-in-a-box offices, seemed to be a growing trend 10 to 15 years ago, but it's probably faded," he says.

While some public health reports argue that the state doesn't have enough primary

care physicians to go around, Massachusetts still ranks highest in doctors per capita, Sager says.

People likely to use walk-in clinics are patients new to an area who are without a doctor, younger, healthier people who don't consider themselves in need of a primary care doctor, or people who can't get through to their doctor by phone and don't want to wait weeks for an

appointment.

Murphy says all the doctors at Andover Walk-In will be moving to Suburban Healthcare along with most of the staff members.

When the move occurs, Suburban Health Care will be adding some exam rooms and getting some X-Ray equipment, but the signs and faces will stay the same, Murphy says.

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Townsman EDITORIALS

Winner, New England Press Association's Editorial Page Awards 1993, 1995 • Horace Greeley Award for Community Service

The good, the bad, the ugly

This is not the kind of newspaper that carries only bad news about the younger generation.

Kids make headlines in these pages for all sorts of positive reasons, from sports achievement to the honor roll to their skill in arts, music and dance, to their successful drive to create a skate park this year.

But when it comes to public safety, it's true that most of the news about juveniles comes when they get in trouble with the law.

To a degree, that's unavoidable. Their job is not really to contribute to the public safety of the community, except to keep out of trouble. Their job is to go to school, get good grades, play sports — that sort of thing.

So perhaps that's one reason it's so refreshing to hear of a couple of middle-school kids who saw a disaster in the making when lightning from Tuesday's storm struck a home. They got off their school bus, ran to another home and called 911. What could have been a major tragedy was a minor one.

No, it didn't take overwhelming courage. They didn't put themselves in harm's way. But they saw a need, reacted quickly and helped save a member of their community from some big trouble. So the entire community owes them thanks and a word of praise.

An unfortunate contrast to that came during last weekend's football game between Andover and North Andover. As one parent observed, and describes in a letter across the page, the competitive spirit between the two schools got ugly, especially after the half, when the Andover players were coming back on the field, and ran through a gauntlet of verbal and physical abuse from youthful opposing fans.

No, it didn't rise to the level of criminal behavior. There were no direct confrontations, nobody got hurt, and according to those who consistently watch or spend time with the football team, this sort of thing happens all the time.

And one would be naive to assume that this sort of thing is only caused by kids from opposing schools.

Still, coaches, teachers, administrators and parents shouldn't shrug this off. It is inconsistent to expect, even demand, that students refrain from any kind of speech that demeans others for their beliefs or lifestyle choices, but then ignore it when they revert to obscenity and other abuse in the heat of an athletic contest.

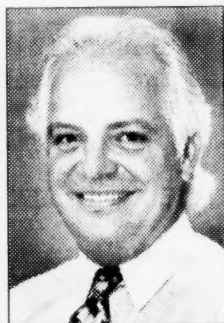
Competition is healthy. Supporting your own team is a fine thing. Abusing the other team is not.



Photo by Lisa Adelsberger

Know your truck — Andover Firefighter Eric Teichert helps a fired-up Jason Smith, 3, disembark from one of the department's engines, while mom Patricia Smith looks on. The truck was open for viewing and sitting as part of Saturday's Know Your Town Fair.

Sixty Victorians, a Colonial and a dead parrot



Jack Grady

Houses are a lot like people. There are a lot of different exteriors, and guessing what's inside them is like looking at a person and trying to figure out what his or her name is.

Andover is blessed with an incredible number of beautiful old homes, and this Saturday townspeople have the chance to see what's inside some of them during Gates and Gables, the Historical Society's house and garden tour, covering Central Street, several Phillips Academy homes, Chestnut street, and more. (Story, page 33.)

ONE WAY STREET

Studies show that buyers still read the real estate ads and property transfers long after their home purchase and, two years after our latest purchase, I'm no exception. In my hometown paper (not the *Townsman*, unfortunately) the real estate ads can take on a language of their own.

Sometimes it's as if English were the second language, too, the way mis-

placed modifiers abound.

Clever in design, teenagers or in-laws have total privacy. (The teenagers are clever? The house is clever? And teenagers with total privacy — is that a good thing?)

Beautiful home on cul-de-sac with central air. (An air-conditioned, dead-end street? Cool.)

Sunny fireplaced living room. Steps to beach. (I always suspected "fire-place" could be used as a verb.)

Enjoy your hostess-sized living room — perfect for entertaining. (That's a mighty big hostess, or a very small living room. Maybe the room is filled with Hostess products: Twinkies, Sno-Balls and Ho-Ho's; or, that's how she got big enough to fill up the entire room. And I've known guys whose idea of catering a party was stocking products that came in cellophane.)

Great in-law potential. (Marrying for money?)

Cute as a bug. (It's a mosquito landing pad.)

Some puddling in cellar. (A river runs through it.)

Waiting for your TLC. (Someone died here.)

Needs updating. (You might just want to tear it down and start over.)

NO MORE NO MORE

After the real estate agents' names, there are all those certifications, like so many degrees. Our agent had CRS, GRI, CBR... How does so much alpha-

bet soup fit on a business card?

But one designation I saw the other day was new to me: CCSS — Certified CyberSpace Specialist. Unreal.

It takes a CCSS to market your home on the World Wide Web? Some marketing guy apparently thinks so.

With all these initial possibilities, I think I'll just tape two business cards side-by-side. I'll become *Jack Grady, ASAIFWTCIGTMBPTPUASFS* (As Soon As I Finish Writing This Column I'm Going To My Brother's Place To Pick Up A Sub For Supper).

THE OTHER SIDE

While my wife, Lin, and I were recently trying to talk ourselves into finishing up some yardwork, our neighbors were talking us out of it. They had bought a real fixer-upper a couple of years ago, and have been living in the throes of renovation ever since.

The talk soon turned to real estate transactions, and our neighbor Mary Ellen asked us what we thought of the broker who represented the couple who sold us our new house.

"Well, we didn't see too much of her, except during the home inspection. Then she was mostly raiding the kitchen cabinets and eating Cheez-Its as if she were in a contest. Why?"

"Well, my sister was looking at a house in the neighborhood, and it was this woman's listing, and she couldn't

(Continued on page 10)

Letters

Rink use preserved for Andover youth

Editor, *Townsmen*:

Thanks to two of our local representatives, youths of Andover will continue to enjoy the use of the Tully Forum Skating Rink. With the opening of the Tsongas Arena in Lowell, the Commonwealth sought alternatives to the management of Tully. This summer, a bill was signed into law that leased the Tully Forum to the town of Chelmsford. But prior to signing, former state Senator John O'Brien worked to ensure that the wording protected the boys and girls of the Andover Hockey Association, who have relied heavily on this rink in recent years.

State Rep. Barry Finegold helped negotiate the necessary changes on the House side, until a form that was acceptable to all was approved. Today we are assured that now and in the future, Andover children will have (at a minimum) the same ice as prior years at equal or better hours.

Andover Hockey, a nonprofit youth organization, now has 28 teams, including three competitive all-girls teams.

Cliff Davis
12 Ravens Bluff

Remembering Miss Collins

Editor, *Townsmen*:

This is a letter to Mary Collins, the Andover school teacher who died last week at age 90.

Dear Miss Collins:

I don't know if you'll remember me, but I was in your second-grade class in 1962.

Miss Collins, you taught us so much more than just the basics of reading, writing and arithmetic, although we certainly got those too. You taught us the joy of great books. You read us *Clematis*, *The Secret Garden* and *Wind in the Willows* in installments. Each day I couldn't wait to get to the next part of the story. I thought of you when I planted clematis vines in my garden this summer.

You taught us manners — always say "excuse me" when you walk in front of another person.

You taught us not run with scissors.

I was surprised to see your age. I hope you won't mind too much when I say that I think we all thought you were 90 back in 1962.

I don't know if teachers make the impact on students today that you made on us back then. I hope so. I just wanted to say thank you, Miss Collins, I remember you and the things you taught us have stayed with me. And I never run with scissors. God bless you, Miss Collins.

Melissa Goodwin
East Boothbay, Maine

Parents complain about discrimination at Shawsheen

Editor, *Townsmen*:

When we speak of civil rights and discrimination, we as a society very often associate these terms with adults. We think in terms of race, gender, sexual orientation and the like. Rarely do we ever stop to consider that children are the victims of discrimination as we adults sometimes are. Yet, the unfortunate reality is that children are often the defenseless victims of the same discrimination, which permeates every aspect of our society.

This past year has been a revelation. We are the parents of a young child who attended the Shawsheen School for the academic year 1997-'98. During the course of this year, our child was diagnosed with Attention Deficit Disorder.

We were initially led to believe that all children are welcome at the Shawsheen School, regardless of condition and ability. This was not ultimately the case. Just days before the school year ended, we were informed that our child could not return to the Shawsheen School, and the sole reason was due to our child's disability.

Despite representations in its various publications, Shawsheen School does not in fact hold itself out as providing services to special needs children. Rather, we have observed the administration of the Shawsheen School to be engaged in a discernible pattern of intentional discrimination aimed against children with developmental

disabilities.

We have had occasion to speak with parents of other children who have been treated in the same fashion, and told that their children were not welcomed at Shawsheen. This is discrimination, and it is wrong. This type of conduct is all the more egregious because it is directed at small children who cannot defend themselves, and at parents who are simply overwhelmed by the process.

One of the primary attractions of the Andover community is the educational system. We must work to ensure that our community provides services to all children, regardless of their abilities and various conditions. We must hold our school system and Shawsheen to the promise of a quality education for all. It is inexcusable to stand by and allow discrimination to occur because we are not directly affected by the wrongdoing. Each act of discrimination against our children diminishes our community as a whole. More importantly, this type of behavior must never be tolerated.

To this end we are actively seeking out parents of children with diagnosed disabilities who have been summarily dismissed from the Shawsheen School. It is our intention to address this matter in a public forum so we can ensure that no other children in our community are again victimized in this fashion.

Daniel and Jo-Anne Guillet
51 Enmore St.

Voters need choices

Editor, *Townsmen*:

I would like to thank the voters of Andover, Dracut, Lawrence and Tewksbury for participating in the recent primary election held last week.

It was an honor to run for the state Senate. I appreciate the level of participation exhibited by citizens who made the effort to vote. Despite the circumstances, which required voters to write in the name or place a sticker on the ballot for the candidate they wished to vote for, nearly half of the voters took the extra time required to cast a vote in the senate race. The voters are to be commended for their efforts.

However, it was unfortunate that one half of the voters did not vote due to the confusion about how to vote.

Whose responsibility was it to educate the voters about this unique, but very important election? First and foremost, the candidates who were running had the job of asking voters to vote for them and instructing them about the process. The media also had an obligation to its citizens to better inform them about the candidates in

the Senate race, but more importantly, how a voter should go about casting a vote for their candidate of choice.

Perhaps the best lesson we have learned from this election is to make every effort to offer voters the choice of candidates' names on the ballot to ensure that the greatest number of voters have the opportunity to vote in future elections.

David O'Brien
7 Lloyd Road
Tewksbury

Educate the fans

Editor, *Townsmen*:

Last Friday the Andover High varsity football team traveled to North Andover for its opening game, and came back victorious.

My son, a sophomore, plays for Andover. Apparently there is quite a rivalry between the towns, even though they are not in the same division.

At the end of the half, as Andover players were heading back to the field, they were subjected to taunts, horrible language and boos from a small group

of some of the younger North Andover fans.

If it were left at that, perhaps it could be tolerated. However, along with the derision came punches, thrown food such as hamburgers, cans of soda and the like. A few of the home "fans" spit in the face of my son and several of his teammates. This is abhorrent behavior from members of a neighboring community, and should not be tolerated.

I can't tell you how disappointed we were in this reception from what is by most accounts a very nice town. While not intended to be an indictment of North Andover, cities and towns do get reputations by the unfortunate actions of a few of their more disorderly citizens.

I respectfully request that the leaders in North Andover take additional steps to educate their younger fans as to what sportsmanship is about.

Willard D. Perkins
14 Rennie Drive

Stand up for rights

Editor, *Townsmen*:

With regard to the petition for a free parking area in our town:

I would like to thank those who supported this project, and who told me their "horror stories" about their experiences with parking in our town.

I was told about outrageously large fines for tickets, towing and storage. I learned about rudeness and unfair treatment by various town employees, toward motorists and people contesting tickets. I was told about people's frustration and anxiety about this problem and many related issues. One person told me that "people feel as if they do not have a voice in this town."

But we must have a voice, and we must make ourselves heard. If you do not like how things are done in this town, speak up, write a letter, make a phone call, take action, start your own petition. If you do not like all the potholes on your street, get together with neighbors and write letters or do your own petition — this is how I got my street fixed.

Fiske Road used to be so bad it was even unsafe to jog on — it had potholes like craters on the surface of the moon. The street was a mess, and it was this way for years until people got together and complained about it.

If you do not like the quality of your water, complain about it. If you feel you were being treated rudely or made to feel intimidated by a person who works for our town, ask around — maybe other people are having the same kind of experiences. Don't just passively accept this treatment.

We are all busy, but writing a letter or making a phone call takes only five minutes, and it's worth it to make Andover a better place.

Rose Titus
5 Fiske Road

Real nice estate ...

(Continued from page 8)

stand her. So she didn't make an offer on the house. She was convinced the woman was a witch. But at least she wasn't as bad as another woman at the same agency... She threw a phone across the room!"

"Wrong number?"

"No, she didn't get some listing she wanted. There are some real *prima donnas* in this town. We used (So-and-So)," Mary Ellen said.

"Yeah, I've seen her ads," I said.

Poking her husband in the arm, she continued, "Well, he couldn't stand her, so it was my job to deal with her. She had had about 12 facelifts. It looked like she was

constantly amused. I thought she was smiling at whatever I was saying.

She was just adjusting her turtle-neck. It got very confusing. Do I say something funny, or not?"

WALK THIS WAY

"So, who did you guys use for an agent?"

We told them about the woman who sold our old house. "It was my job to deal with her, just like you had to do," I said. "And in this area, we could see why our agent was tops for sales. She was '24/7 real estate'. She ran everywhere. Out the door. Up the steps. Through the house. Back to her car." Instead of business cards, though, she might want to hand out bottles of water.

With her we looked at (and ran through) about 60 houses, mostly

Victorians, a few Colonials. Most everything needed a ton of work. Except the one we bought, which was built in 1920.

But we met some real beauties, trying to put the best face on the 'handyman's specials' they had listed for sale.

CRAZY

(a k a: SHIRLEY, SHIRLEY, BO BIRLEY)

At one house we looked at, the sales agent let us in, and right away swept us into the kitchen. It had been completely redone, very modern, all black-and-white with Italian marble. She thought we would like it, and didn't really want us to look too long at any other room. "Isn't it great?" she asked, hopefully. But from the moment we stepped inside, the phone kept ringing. "I'm not answering it," she said... About 100 times.

"It's not for me," I said.

"I'm not answering it," she said.

Lin went upstairs and came back down.

"There are no closets," she said.

"I'm not answering it," Shirley said.

KISS YOUR PAST GOODBYE

At one house we looked at, there were two households of furniture at the one address. Four floors, and it was like a museum. The owner was there, smiling at us the whole time, and I thought I was back in my grandmother's house, except there was so much stuff in this house, in display cases, bookcases and china cabinets, that I kept getting lost. "Follow the lines where the ceiling meets the walls. At least you can see the shapes of the rooms," Lin said.

I found the kitchen, then the pantry, and the sense of *deja vu* I got made me feel as if the owner and I were related. "Look, Lin, 16 tins of cinnamon, just like at my grandmother's house."

"Yes, but you don't want to buy a doll museum. Especially one that needs so much work. C'mon, let's go."

I ran to catch up with her and our agent.

NINE LIVES

At another house we looked at, the owners must've had several hundred cats. Or else they were trying to make it through for the rest of the year with the remaining kitty litter they had on hand.

We ran in, stopped, did a quick U-turn, and ran out.

I think the house is still for sale, two years

later. Last week a house ad ran in my local paper with a headline that said, "A Home to Take Your Breath Away."

HOLE IN MY SOUL

This was our second look at a huge Victorian, and we were all standing on the top floor. I reached out and touched the wall. It was wet. I asked the sellers' agent how come.

"How about these window treatments... they're very expensive," she offered.

What about the wall?

"Oh, you can fix that. A little plaster. It's nothing."

"It seems to be coming from the ceiling... Hey, there's a big hole up there," I said.

"No, there isn't," she responded, marching over.

"Look right up there... Are those cumulus clouds?"

"Don't be silly, there's no hole there."

In my best Monty Python voice, I leaned over and complained to Lin... "It's a *dead parrot*."

[In Monty Python's routine, the defensive pet shopkeeper's response was: "No, no, it's resting, look!"]

"Look, my lad, I know a dead parrot when I see one and I'm looking at one right now."

"It's not, it's pining."

"It's not pining, it's passed on. This parrot is no more. It has ceased to be. It's expired and gone to meet its maker. This is a late parrot. It's a stiff. Bereft of life, it rests in peace. If you hadn't nailed it to the perch, it would be pushing up the daisies. It's wrung down the curtain and joined the choir invisible. This is an ex-parrot."

The sellers' agent, finally convinced the wall was indeed soaked and there was a gaping hole in the roof, relented. "Well, this is the first I knew about it. They never told me there was a hole."

I couldn't believe I was the first person to point it out.

Jogging down the stairs, I asked our agent if she had noticed the string keeping a section of the wooden fence together. Part of its 'antique charm', maybe.

Lin asked our agent if we could go take another look at the 3-bedroom Colonial from the '20s that didn't need any work.

"We'll take it!"

► Jack Grady is assistant editor of the *Townsmen*. He can be reached at: jgrady@andovertownsmen.com

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Education

School options down to three

Grade 5-8 plans are out

By Rebecca Lipchitz

The choices for solving the Andover schools' space crunch are down from eight to three, after School Committee members voted Tuesday night to eliminate five options presented by the Space Needs Task Force, including both proposals to change the present grade configuration.

After several parents attending the meeting called for action on the need for more classrooms space, committee members began eliminating options one by one. By the time they were done, three were left.

- Option 1A proposes to convert the Doherty Middle School to an elementary school, and build two grades 6-8 middle schools for 500 students each.

- Option 4 proposes building a grades 6-8 middle school for 450 students at an undetermined site, and a K-5 elementary school for 564 students at Cross Street.

- Option 7 proposes to build the same two schools proposed in Option 4, both at Cross Street.

How to choose

After considering public comment from a recent forum on space needs, the task force named nine criteria in no particular order to be considered in choosing a solution to space needs: size of the school (number of students), enough space to meet school capacities and keep programming consistent, neighborhoodness, grade configuration, field space, cost, disruptive effect (of construction or renovation) to students, transportation and flexibility to meet future needs.

Committee member Tina Girdwood said she considers the criteria a guideline rather than strict conditions.

"If you apply all the criteria, you don't end up with any options that are workable," she said.

What's gone

Committee member Tim McCarron began the reduction process by moving to eliminate Option 8. That called for building a K-5 elementary at Cross Street, plus adding to and renovating West and Doherty middle schools. Schools Business Manager Bernie Tuttle estimated the cost of Option 8 at more than \$55 million. The next most expensive options (1 A and B) were estimated at nearly \$30 million. The vote to eliminate Option 8 was unanimous.

Committee member Dick Collins said he didn't support it because it would create construction at sites where students were in school.

"We've had enough of that," Collins said.

(Continued on page 12)

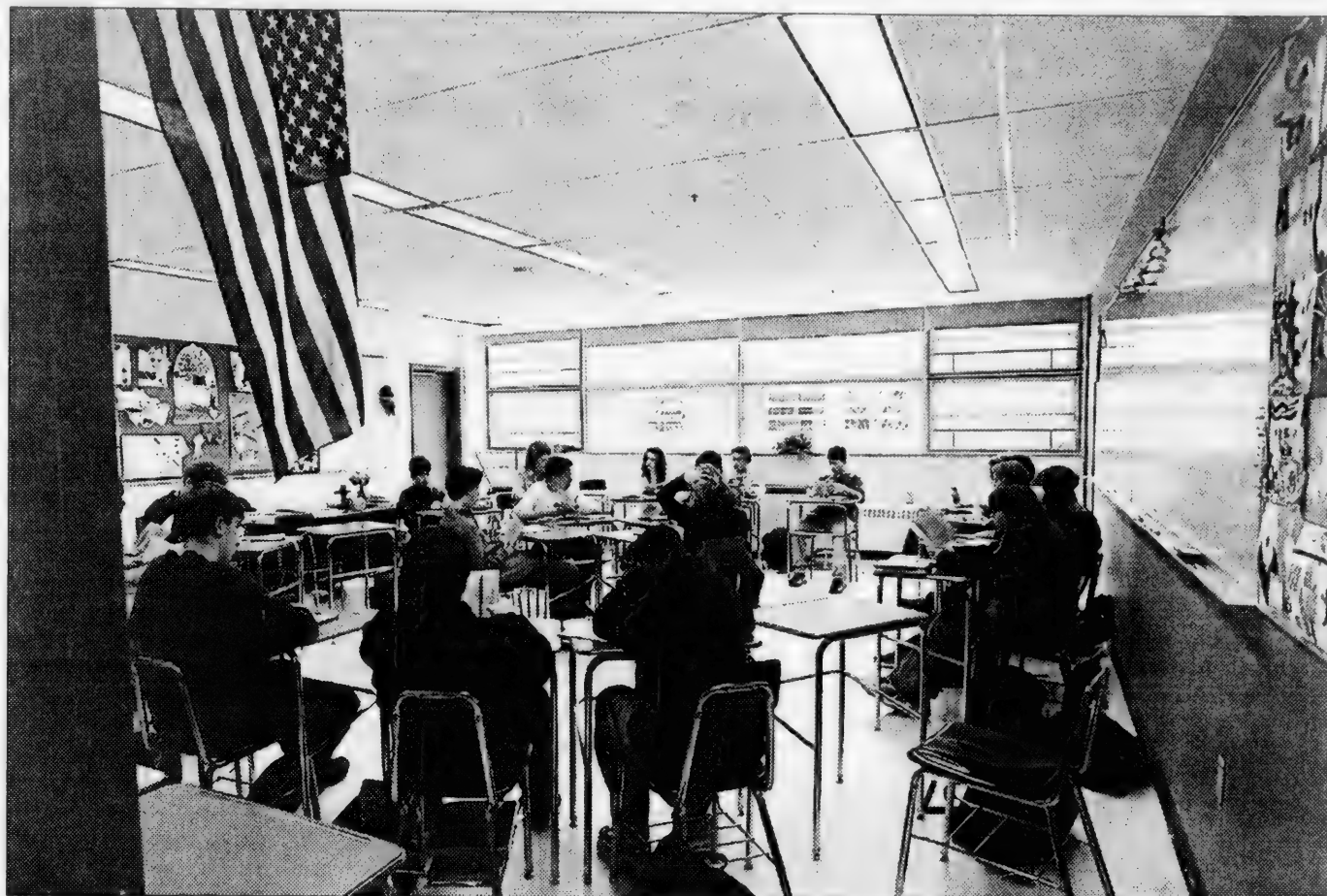


Photo by Lisa Adelsberger

Andover High School freshmen gather 'round in a block English class run by Josephine Goldin.

AHS opens smoothly; schedule satisfactory so far

Teachers, students say time will tell

By Rebecca Lipchitz

Students and teachers say the jury is still out on the new block schedule at Andover High School, but the initial response is mixed.

This is the second schedule change in as many years. Last year the school switched from the traditional seven-period day, with classes of 45 minutes each, to a so-called semesterized-block schedule of 82-minute classes, with three or four classes per day each semester.

This year, the long block-schedule classes stayed, but the semester plan went, as the school switched to an A/B, or alternating-day block schedule.

Before the change last year, teachers expressed several concerns about the semesterized plan, saying it would cause a lack of continuity in some math

and world language classes, and create problems with the timing of AP (advanced placement exams).

By the end of the year, however, the teachers were vocal proponents of the semesterized schedule, and vocally opposed to switching to the A/B.

With students the popularity of this year's schedule seems to depend on how much work they have to do.

Freshman Rachel Koffman says she likes it, and feels like the day goes by faster with only four periods.

"I can spend more time on each subject," she says.

Senior Christina Ghiloni says her schedule is well balanced, and the alternating schedule breaks things up enough to keep it interesting.

"I have one hard day and one easy day," she

says, but add that the balance of the work flow is a combination of the schedule and the way teachers assign homework.

While it works for her, Junior Josh Coates says his schedule is also hard one day and easy the next, but the change is more extreme and the work flow is harder to manage.

Some students say their workloads can get out of control if teachers assign two days worth of homework since classes are held every other day.

Junior Leo DeMarco says his schedule is heavy with academic classes rather than electives, making it difficult for him to get all his homework done.

Teachers asked about the schedule say that planning is key part of making this schedule work, for them and for students.

Science Department Program Adviser Mary Ellen

Duffy says her department hasn't met yet to discuss the schedule, but so far people seem to have adapted to it.

"It takes a bit more thought. You have to plan ahead, but as long as we have the long blocks to do our labs we're happy," Duffy says.

Math teacher Stephanie Ragucci says some of the math classes meet every day rather than every other day, so students can take consecutive classes in one year. (Some students take algebra II the first half of the year and algebra III in the second.)

She likes the mixture of some semester and some all-year classes. "I think that's the way it should be," she says.

But the mixed schedule makes it hard to evaluate how well the alternating day works on its own, she

(Continued on page 12)

School Committee eliminates possible space needs solutions

(Continued from page 11)

The committee also voted to eliminate Options 2 and 3, both of which propose the School Department buy the Franciscan Center on River Road and convert it to a

school.

Finance Committee member Donald Robb, also a member of the Space Needs Task Force, said he personally didn't recommend using the Franciscan Center because it wasn't built as a suitable

school, is on the edge of town and doesn't fulfill the "neighborhoodness" criteria, and provides little recreational space for the town.

While Tuttle estimated Option 2 as the least expensive at \$22.1 million, commit-

tee members voted it down unanimously. Chairman Eric Nadworny was the only dissenter to eliminating Option 3.

Options 5 and 6, which proposed changing the current grade configuration from grades K-5/6-8 to K-4/5-8, were also rejected. Nadworny rejected Option 5 because it included a plan to build one 5-8 middle school for 1,000 students.

"One criteria is the large school issue," he said.

Skip Eccles, agreed, adding that he did not vote down the option because of the proposed 5-8 configuration.

Option 6 included a proposed renovation to the Sanborn School, which was recently renovated.

Construction Project Manager David Harding said the town may not get the expected 60-percent reimbursement from the state for renovations for Sanborn since it was recently worked on.

Tuttle estimated the cost of Option 6 at \$24 million, nearly \$4 million of which would be for renovating Sanborn and possibly another school.

Tuttle estimates each of the remaining options would cost \$26 million to \$29 million.

Option 1A, converting Doherty and building two middle schools and a \$6 million sewer line to Cross Street would cost about \$28.5 million, Tuttle said.

He estimated Options 4 and 7, both of which include building two new schools, at \$26.2 million each.

That price includes \$6 million factored into each option to put a sewer line out to the site at Cross Street.

The Space Needs Task Force was scheduled to meet Wednesday at 7 p.m. in the School Committee Room after *Townsmen* press time to discuss the remaining options.

Smooth start, unclear finish for AHS schedule

(Continued from page 11)

says.

"Everyone's still getting used to it," she says.

English Department Program Adviser Lois Roberts says she won't be able to truly evaluate the A/B until the end of the year, but adds that she's still not sold on the block schedule, semesterized or A/B.

"Either way, you only get half of what you normally get," she says.

World Language teacher Sheila Zappala

agrees that the schedule is too new to be judged.

Principal Larry Robinson says the schedule will be examined more thoroughly later this year, but for the moment, the opening of school went well.

Aside from routine changes to schedules in September, the guidance counselors haven't had any major scheduling woes, Robinson says.

"I'm delighted with the efforts of the faculty and students to adjust to all the changes this year," he says.

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REUNION NOTICES

Punchard High class of 1948

The class of 1948 of Punchard High School (Andover High School) is planning a 50th reunion on Oct. 1 at the Andover Marriott. For more information, call Bunny Bryant Downs at 475-3168.

Punchard High class of 1949

Punchard High School Class of 1949 is looking for the following classmates for a reunion to be held in 1999: Patricia Black Havumaki, Janice Bowen Morris, Betty Jane Cronin Winter, Joan Cross Lambert, Janice Durling Wintergrass, Philip Gaudet, Douglas Hart, Anne Kenney O'Connor, Elizabeth Lloyd Thompson, James McMillan, Shirley Northam Martinson, Alice Parker Anderson, Bertha Perry Richards, Loretta Rollins St. Louis.

Contact Dave Anderson, 19 Downing St., Andover, 01810; or call him at 475-5786.

Andover High class of 1958

The Andover High class of 1958 will hold its 40th reunion Saturday, Oct. 24. Organizers are seeking information on the following classmates: Douglas Albee, Nadeine Baker, Lester Dixon, Mary Foley, Marjorie Ganley Hargreaves, Jane Hatch, Edward Monroe, Ruth Neisser, Patricia Popielarski Davis, Cecily Roberts Duwekot, Gordon Schwartz, Phyllis Seifert Hamblet, John Shanteler, Robert Shaugnessey, Ruth Slade Kearns and Mary Taylor.

Call Norma Gammon at 475-4433, or Bill Barnes at 475-3367.

Andover High class of 1963

The Andover High School Class of 1963 is holding its 35th reunion Saturday, Nov. 7, at 6:30 p.m., at Palmer's Restaurant, 18 Elm St.

For additional information, contact either Charlie Heseltine at 475-4672, or Kathy Ammon at 685-5956.

Andover High class of 1968

Andover High School class of 1968 is planning a 30th reunion for Nov. 28. For more information about the event and other planned activities, call Wayne Loosigian at (603) 778-3127.

Andover High class of 1973

A 25th class reunion by the AHS class of 1973 has been planned for Friday, Nov. 27, at 7 p.m. at Andover Country Club. Forward the addresses of class members who have moved out of town to: P.O. Box 5132, Andover 01810.

Andover High class of 1978

Andover High School class of 1978 is planning its 20th reunion Saturday, Nov. 28, at 6:30 p.m. at Andover Marriott. Anyone interested in helping organize should call Ann Gudger McDade at 688-1671; or e-mail to AHS1978@aol.com/. Any new address or phone information of graduates can be e-mailed, or sent to: AHS class of 1978, P.O. Box 5123, Andover 01810.

Andover High class of 1983

Anyone interested in helping plan a 15-year reunion or

(Continued on page 15)



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REUNIONS

(Continued from page 13)

anyone having names and addresses of graduates should contact Julie (Burke) Groh, 18 Eastfield Road, Hummelstown, PA 17036; call (717) 566-5838.

E-mail her at: brogroh@pol.net

Andover High class of 1988

Andover High School class of 1988 will hold its 10-year reunion Friday, Nov. 27, from 7 p.m. to midnight at Andover Country Club, 60 Canterbury St. The cost for dinner and dancing is \$50 per person or \$90 per couple.

Make check payable to AHS class of '88 and send to: P.O. Box 603, Andover 01810.

For more information, call Laura Corry at (617) 666-4938; or email her at: Lauracorry@hotmail.com

Andover High class of 1993

The Andover High School class of 1993 will hold its fifth-year reunion Friday, Nov. 27, from 6 p.m. to midnight at Indian Ridge Country Club. The evening will include a buffet dinner, cash bar, music and dancing. The cost is \$40 per person. Invitations will arrive in the mail shortly. RSVP and checks should be sent to Kirstin Nowell.

If anyone knows of a friend who has moved away, contact him or her about the reunion, or call Heather Norton, class of '93 president. Call her at home (203) 254-9847 or work, (203) 432-1059.

"We are looking forward to this special evening and hope all can attend. '93 is the way to be," said Norton.

Tenney High class of 1964

Members of Methuen's Tenney High class of 1964 are planning their 35th reunion for Sept. 26 and need to update their list of addresses. If you have not yet been contacted, call Nancy Drew Papatola, 24 Cypress St., Salem, N.H., at (603) 893-4963.

Johnson High class of 1938

Fifty-two classmates and their spouses, many from Andover and North Andover, celebrated the 50th class reunion of Johnson High School in North Andover with a three-day outing at the White Mountain Resort and Hotel in North Conway, N.H. (see photo).

A banquet was held in the Echo Ballroom, which was decorated with red and black streamers and balloons, the school colors. Classmates from California, Colorado, Texas, Ohio, New York, Maine, Connecticut, New Hampshire and France joined local classmates.

The committee consisted of Nancy Ballantyne, Marie Broderick Dowd, Joan Driscoll Keegan, Janice Fessenden Cookson, Laura Mangano Medolo, Margaret Twomey Hickey, Joseph Guthrie and Arthur Awley.



50th class reunion of Johnson High — Front row, from left: Peter Aziz, Grace Lambert Berry, Elaine Champion Magowan, Laura Mangano Medolo, Mary Clare Hickey Milan, Frances Ippolito DeMarco, Louise Consoli Couaillet, Marie Galvagna Catalano, Nancy Ballantyne, Rose Torrisi Jones, Joyce Bevin Washington; second row: William Driscoll, Alva Eldredge, William MacCannell, Bernadette Gosselin Cairns, Edward Brown, Janice Fessenden Cookson, Marion Etchells Lovejoy, Marie Broderick Dowd, Joseph Guthrie, Marjorie Lee Hoefle, John Dolan, June Schmottlach Cook, Robert Wilkinson, Howard Kinports, Joan Driscoll Keegan, Arthur Awley, Paul Adler.

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Parents are invited to a Principal's Coffee/Parents' Night Out on Monday, Oct. 5, at 7 p.m. in the Media Center at West Middle School.

This is an opportunity to hear more about the activities scheduled for this school year and to share ideas and chat informally with the principal and other WMS parents.

Doherty Middle School will hold its annual Back-to-School Night tonight, Thursday, Sept. 24, at 7. Parents will have the opportunity to visit their child's class-

rooms, meet their teachers and learn about course goals and expectations.

Informational announcements will be made at 7 p.m. in the auditorium and **Floyd McManus**, Doherty principal, will share his thoughts on the nature of middle school students. Parents will then be directed to their child's home-room where they will receive a class schedule for the evening.

SCHOOLTALK

Representatives from Doherty's Parent Advisory Council (PAC) will be available to explain the role of PAC and to accept contributions.

On Monday, Sept. 28, **Pike School** on Sunset Rock Road will host a secondary school fair, which is open to the public. From 4-7 p.m. admission officers from private and parochial, day, board-

ing, single-sex and coed schools will be available to answer questions about their programs.

With 36 schools represented, Pike's fair should present the best opportunity this year for families in the Merrimack Valley to gather a quantity of secondary school information in one afternoon. For further information call 475-1197.

Pedro's Judo Club of Andover will compete in the first annual Minuteman Judo Classic Sunday, Sept. 27, in Medford. This competition is open to any Judo

[Continued on page 17]

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of PRINCETON DEVELOPMENT, Inc., 678 Princeton Blvd., Lowell, MA 01853 for a variance from the requirements of Article VIII, Sections VI.B.2.e. & VI.B.3.a(2) of the Zoning By-Law, and a special permit under Article VIII, Section VI.B.2.e. of the Zoning By-Law to allow the construction of an off-premises sign that does not meet the requirements of the By-Law.

Premises affected are located at 1 RIVERSIDE DRIVE, Andover, Ma. in a Single Residence C and an Industrial A District and is shown on Assessor's Map 126 as Lot 4B.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

COMMONWEALTH OF MASSACHUSETTS THE TRIAL COURT PROBATE AND FAMILY COURT DEPARTMENT ESSEX DIVISION Docket No. 98P2161-EP1 NOTICE

In the ESTATE
OF THOMAS H. LOGAN,
JUNIOR.

To all persons interested in the estate of THOMAS H. LOGAN, JUNIOR late of the County of Essex Date of Death, June 2, 1998.

A petition has been presented in the above captioned matter praying that a certain instrument be probated purporting to be the last will of said deceased by MARY STUART LOGAN of North Andover in the County of Essex, praying that she be appointed executrix thereof, without giving a surety on her bond.

IF YOU DESIRE TO OBJECT THERETO, YOU OR YOUR ATTORNEY MUST FILE A WRITTEN APPEARANCE IN SAID COURT AT Salem, 36 Federal St., Salem, MA 01970 BEFORE 10:00 O'CLOCK IN THE FORENOON (10:00 A.M.) ON October 13, 1998.

Wills only: In addition you must file a written affidavit of objections to the petition, stating the specific facts and grounds upon which the objection is based, within thirty (30) days after the return day (or such other time as the court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Edward J. Rockett, Esquire, First Justice of said Court. Date September 8, 1998.

Pamela Casey O'Brien
Register of Probate Court
September 24, 1998

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SCHOOL TALK

[Continued from page 16]

player with national or foreign national recognized status aged 6 and older, and will be attended by teams from many states, as well as some international competitors. The Olympic training center has also committed to sending a team to the tournament. Jimmy Pedro and his staff have been training club members for the competition, which will be held at Medford

High School, beginning with the junior division at 10 a.m. Spectators may pay \$3 at the door to watch the events. Trophies will be awarded for first, second, and third place winners. Junior and senior team banners also will be awarded. Pedro's national champions and Bay State medalists will compete, as well as other members of the club.

Silverado Health Club will sponsor a Financial Planning for College workshop Monday, Oct. 5, from 7 to 8 p.m., at 10-12 Main St. This event is offered for parents of young children through grade-school-age who

[Continued on page 18]



Members of Pedro's Judo Club at the Bay State Games, July 19 at UMass Boston: Front row, from left, Torey Nicholson, Kathryn Sawyer, Shirley Yacubowicz, and Ian Barton; Back row, Leon Fay, Christopher Salvo, Michael Pedro, Devin Kineem, Andrew Banos, Claire Krebs, and instructor Jimmy Pedro.

Photograph by Audrey Nicholson/Pedro's Judo Club

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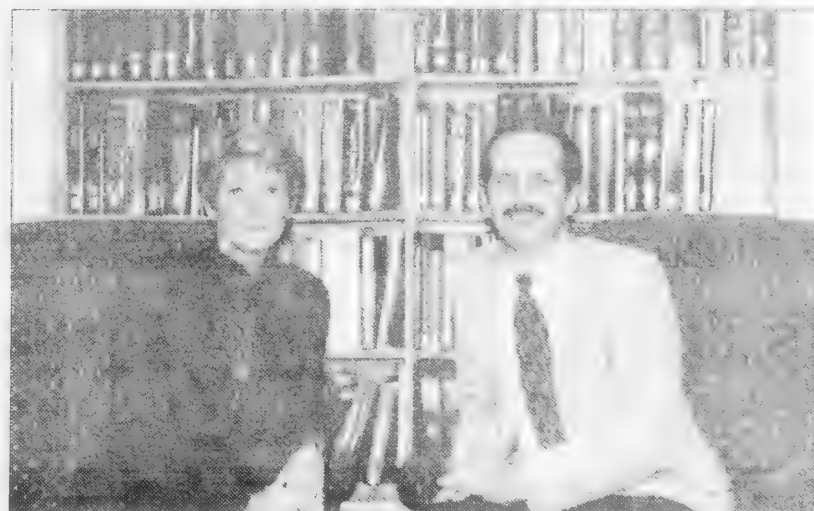
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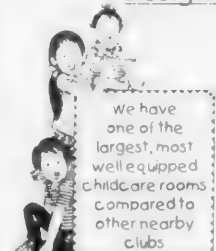
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474-1888



SCHOOLTALK

(Continued from page 17)

want to begin early to plan for college. Topics will include Savings Bonds, U-Plan, Uniform Gift to Minor's Act, the new Education IRA, Hope Scholarship and Lifetime Learning Credit. To reserve space, call

Mary Ann Weitz at 474-1888 by Oct. 1.

The Andover Football Boosters Association (AFBA), a football parents' organization that provides financial support to the Andover High football program that cannot be met with the funds received from the school athletic budget, is raising funds by selling Andover High School "Warrior Gold Cards." The cards cost \$10 and provide special offers and discounts from

numerous local businesses.

The AFBA receives \$5 for every card sold. The cards are good for one year, through September 1999, and can be used multiple times at the same establishments. "Warrior Gold Cards" will be on sale at all home football games and at the Back-to-School Night at Andover High on Oct. 8. Proceeds will be used on such items as player shirts, helmet decals, tackling dummies and other types of sports equipment.

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KISSING OFF GUM DISEASE

There is some evidence that kissing may be responsible for passing on gum disease. This conclusion, reached by periodontists at the University of Southern California, is based on a review of published evidence (which, by necessity, is circumstantial). When spouses of periodontitis-sufferers were compared with spouses of people who were free of gum disease, it was found that partners of infected individuals were more likely to be infected themselves than were the other spouses. What is more, many had the same strains of harmful bacteria as their spouses. While the presence of bacteria does not necessarily lead to gum disease, diligent brushing, flossing, and regular checkups are recommended to keep gum disease at bay. And, kissing is still permitted.

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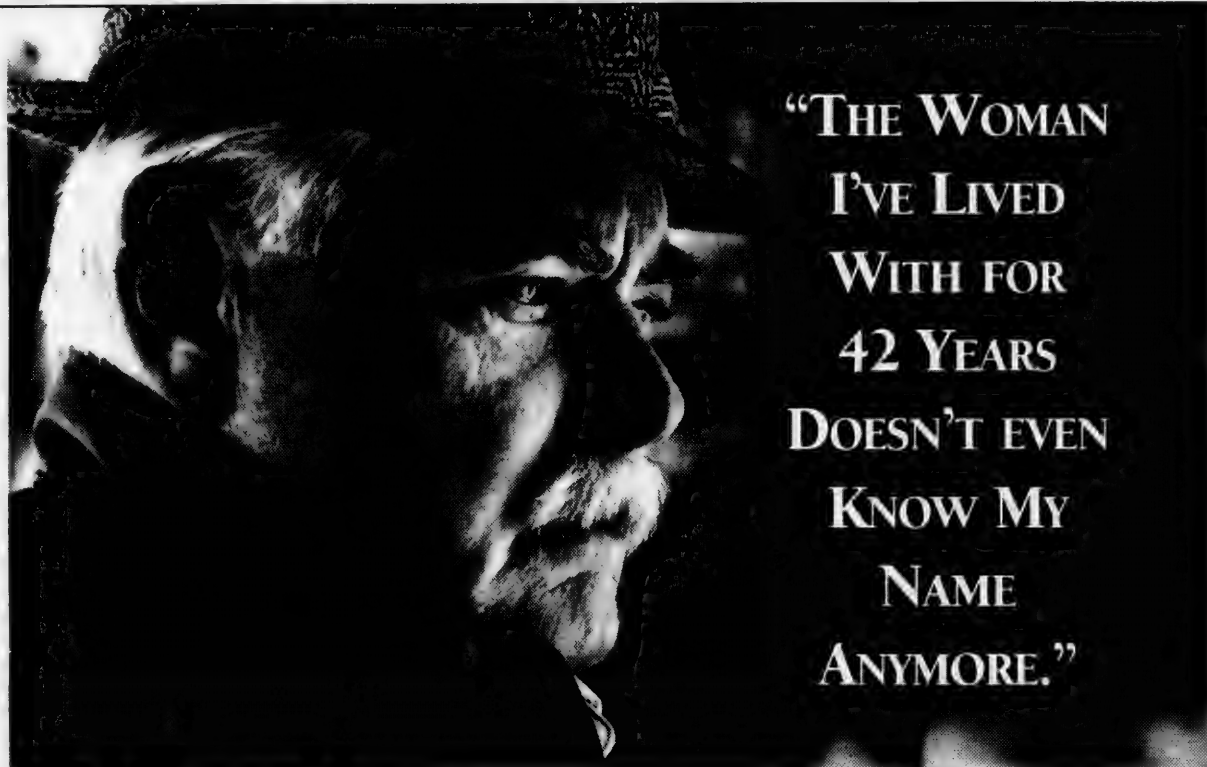
P.S. According to researchers, if one spouse has the bacteria that are responsible for gum disease, the other spouse has a 20-30% chance of catching them.

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of CHRISTOPHER E. FAHEY, 12 Hanson Lane, Dracut, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow the continued existence of the existing front stairs which do not meet the minimum setback requirements.

Premises affected are located at 116 HAVERHILL STREET, Andover, Ma. in Single Residence A District and is shown on Assessor's Map 18 as Lot 103D.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998



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I'VE LIVED
WITH FOR
42 YEARS
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KNOW MY
NAME
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News

On marijuana

Local doctor wants to weed out truth from lies

By Taylor Armerding

Dr. Donald Miller of Andover, a family practice physician with offices in Tewksbury, won't be attending MASS CANN's Ninth Annual Freedom Rally Oct. 3 on the Boston Common.

But that doesn't mean he's opposed to the rally, or its message — that marijuana use should be decriminalized, especially when it comes to medicinal uses that advocates say have been proven effective, and critics say are simply pro-drug hype.

Dr. Miller is even a member of NORML (National Organization for Reform of Marijuana Laws), the pro-marijuana grassroots lobbying effort.

But, he says, that doesn't mean he's suggesting, as Bob Dylan once did, that "everybody must get stoned."

He's not even a member of the Libertarian Party. "I'm a mainstream Democrat," he says, noting that he just joined NORML this past June, when the organization had a table at the Democratic convention where he was a delegate.

His support of MASS CANN and NORML, he says, comes from his belief that marijuana has been demonized as a deadly drug, when the social and physical problems caused by tobacco and alcohol are far worse.

"I don't think it (marijuana) has been studied in quite the same way as tobacco," he says, "since not many people will smoke 20 joints a day and end up with lung cancer. But my experience in my practice is that I have seen no adverse effects from its use."

This, he adds, does not mean he thinks it is entirely harmless. "It's like any drug," he says. "When used to excess, it causes psychological and social problems. But it's not anywhere near as devastating as we're told. I've never heard of anyone dying of marijuana use, unless maybe they were under the influence, and got in an accident."

Dr. Miller acknowledges that many users of hard drugs, like heroin or cocaine, have a history of marijuana use. But he says, "if you check, you'll find they've had connections to alcohol and other drugs as well."

Part of the problem, he says, is that "there is a myth that illegal drugs are somehow more harmful (than prescription drugs, alcohol or tobacco) and lead to heroin and cocaine use, when legal drugs are just as likely to do that."

He has little tolerance for advertisements like those run this week by the Partnership for a Drug Free America,

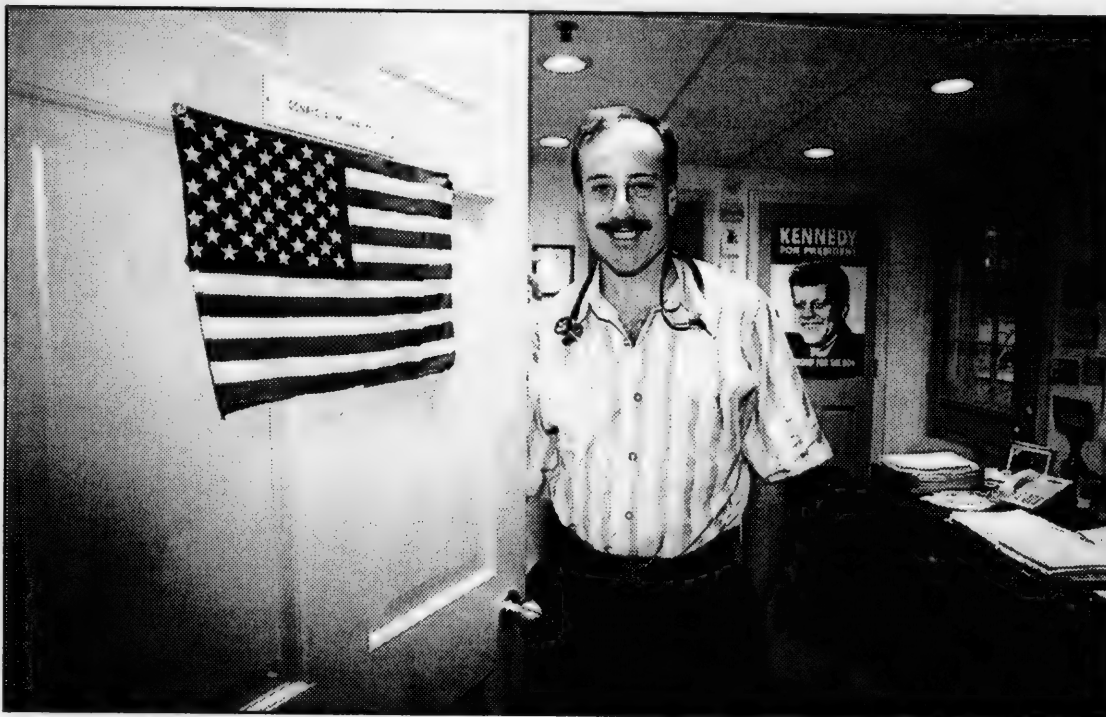


Photo by Lisa Adelsberger

Put it in perspective — No, Dr. Donald Miller says, he's not a raving Libertarian. He's just a mainstream Democrat. But he believes painting marijuana as worse than tobacco and cigarettes is distorting reality.

in which there is a story of a teen-ager who goes from being bright, vivacious and involved at school to sullen, withdrawn and with grades in a downward spiral, all because of marijuana.

"The problem is not the marijuana," he says. "The problem is with the family. The question is, why was she smoking to the point where it was interfering with her life?"

When it comes to troubled teens, "you can pick your poison," he says, noting that it is frequently alcohol. "The thing to do is recognize the problems that teens have, and don't blame the substance they happen to be using."

Dr. Miller says he thinks the continued illegality of marijuana is "100-percent political," and may even have racist overtones.

"Historically, the widest use of marijuana was among jazz musicians, who were overwhelmingly African-American," he says, "and that's remained illegal."

"They tried the same thing with alcohol (Prohibition) and white people got upset. So that ended."

The same inconsistent thinking, he says, blocks things like needle exchange programs, "which have been proven effective, and they don't cause an increase in drug use."

Even worse, he says, is the fact that the federal government is withholding the use of marijuana from cancer patients, for whom it is sometimes the only thing that alleviates the pain.

If it were ever decriminalized, what would his advice be?

'My son is in fifth grade, and he came home one day and said, 'Don't ever smoke marijuana, because if you do you might die. I'm going to have to tell him I disagree with that.'

Dr. Donald Miller

"I'd advise people the same way I do with any mind-altering substance," he says. "Don't use it to excess, don't drive and don't do anything that would harm anybody else. Don't do it if you're depressed or anxious. It's the same for a cocktail as for a joint."

Instead, he says, society is telling children half-truths or outright lies. "My son is in fifth grade, and he came home one day and said, 'Don't ever smoke marijuana, because if you do you might die,'" he says.

"I'm going to have to tell him I disagree with that. And I'm hoping that through things like this (the Oct. 3 rally), the Nancy Reagan 'Just Say No' idiocy will be rejected. I think we should be giving kids solid information instead of scare tactics. They should be careful of all substances, but we should tell them that alcohol and tobacco are greater menaces than marijuana."

That, indeed, is one of the messages of the rally, which calls for the, "regulation, not prohibition of marijuana."

Organizers, including Steven Epstein, a Marblehead attorney who lives in Georgetown, call it "the largest anti-war on marijuana protest in the world."

He says attendance in 1995 and 1996 was reported to be 40,000 to 50,000, and the police made fewer than five arrests each year.

In 1997, when an estimated 100,000 attended, Epstein says the Boston Police Department became more aggressive, and arrested more than 150.

According to a MASS CANN press release, BPD superintendent of Field Services James Claiborne, complained, "four of the 11 district stations were completely saturated with arrestees ... which impeded these districts from performing their usual police functions."

"That is precisely the point," says Epstein. "While police across the country are arresting

a person for a marijuana offense every 49 seconds — more than 640,000 in 1997 — they lack the resources to properly investigate crimes of violence against persons and property."

This year's rally features nine speakers, including medical marijuana recipient, Elvy Musikka, who will speak about how the drug has relieved her suffering.

Epstein says hers and other stories are "particularly poignant given that the U.S. House of Representatives recently passed a resolution on a 310-93 vote that marijuana is a dangerous and addictive drug and should not be legalized for medical use."

At least in Massachusetts, however, MASS CANN has apparently had some influence. Epstein says every member of the Massachusetts delegation voted against it. Massachusetts Congressman Barney Frank has also filed legislation to permit the use of marijuana as medicine.

Other speakers will include the Libertarian candidate for governor, Dean Cook, plus more than a half-dozen bands, including Max Creek, whose music has been compared to the Grateful Dead.

Epstein says the goal is for a peaceful festival. "This is, and always has been a family event," he says.

And if police are aggressive about making arrests, Epstein says MASS CANN is urging people not to resist, and asking their friends not to attempt rescues or otherwise interfere.

Fire ...

(Continued from page 1)

says he saw smoke and "a foot of flames" coming from the corner of the house near the chimney where the lightning struck.

"I was scared because they have a dog inside their house, and we didn't know if the dog would be hurt," says Stephen.

As it turns out, the dog, Bailey, was safe in a fenced-in area in the back yard. But Donna Dooley Grassis believes the boys' actions saved the house, because neither she, her husband, nor any of their three children would have been home for hours.

"If it wasn't for them, the house could have been lost," she says. "I was very impressed. You have to give credit to middle-school kids, who, as soon as they saw it, took the time to act on it.

"I think the lightning had just struck when they called the fire department."

The bolt struck the Grassis' chimney, and the resulting fire burned their three children's bedrooms. There was also water damage to the downstairs dining room, Donna Grassis says.

The fire was the end of a bad day for her. She says her car was struck by someone running a red light during the morning.

Joe Grassis, a Lawrence firefighter experienced with fire damage, spent



Photo above by Neil Fater; photo at right by Lisa Adelsberger

Local heroes — Andre Perron and Stephen Johnson (rear), are credited with helping avert a potentially disastrous fire at the North Street home of Joe and Donna Grassis. They jumped off their school bus and notified the fire department when they saw flames coming from the chimney. In front are Patrick Perron and David Fielding. At right, firefighters bring the blaze under control.

Tuesday afternoon trying to put his house back in order.

But the neighborhood youths who saw the fire say it was the first time they had ever seen a blaze up close.

"When I first saw it I was shocked. I didn't know what to do," says David Fielding of Greenwood Road. "Plus, I

(Continued on page 22)



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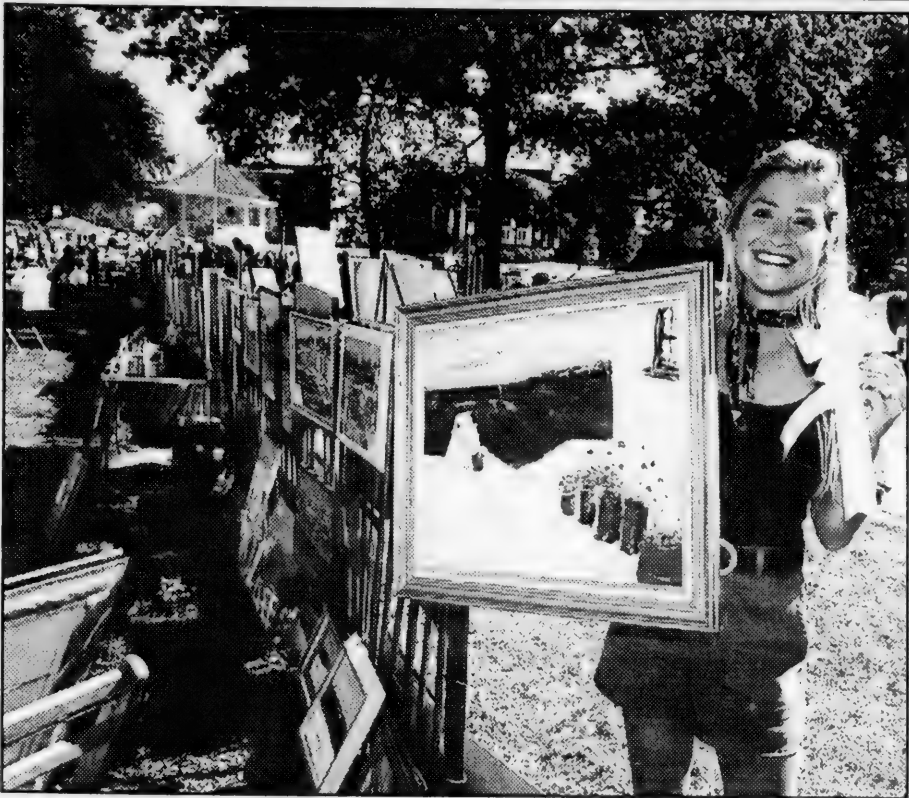


Photo by Lisa Adelsberger

Rewarding ribbon — Alyson Paige of Andover displays her award for her painting at the Andovers Artists Guild's "Art in the Park," last Saturday afternoon. The work of more than 120 artists was on display in The Park.

Morton Street power is off again, on again

A power failure this week marked the third this month for residents in the area of the Andover Housing Authority.

A Mass Electric worker was burned in attempts to repair the problem caused by a blown fuse on a Morton Street electric pole that left 500 homes without power Tuesday.

A resident reported a 10-15 second flash of light around 8 a.m. Tuesday at Chestnut and Morton streets that sparked a fire in the trees and brush around the fuse on the electric pole.

A New England Electric employee suffered a "flash burn," like a sun burn while trying to repair the problem at a Highland Street pole. He was treated and released from Lawrence General Hospital, reports say.

Christine Metzemaekers, head of the Andover Housing Authority says power failures have been frequent lately, but not necessarily from any

one cause.

The AHA area lost power around Labor Day when a squirrel jumped on a transformer, she says, adding, "It happens more than you'd think."

Metzemaekers says despite the frequency with which the apartment complex loses power, she hasn't had a problem getting it fixed.

"You get results, but it takes time," she says.

While residents cope with power outages now, later in the year it might not be so easy.

"If it happens in the dead of winter, we lose heat," Metzemaekers says, which is a problem particularly for elderly residents.

The phone system for the complex is also run on electricity, but has a back-up battery system that lasts for a few hours.

—Rebecca Lipchitz

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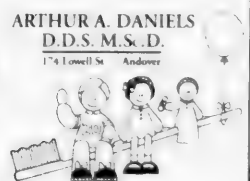


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Town chooses five-year electric supplier

The town has chosen a company that will generate Andover's power until the year 2003.

The Board of Selectmen unanimously supported Town Manager Buzz Stapczynski's recommendation to enter into a contract now, rather than waiting to see if a better deal will come along.

"We must acknowledge that no one knows for sure what the market price of electricity will be in two to five years. However, deciding not to enter into a contract for electric generation supply entails risks as well," wrote Stapczynski to selectmen.

"In fact, I share the view of the staff, who have spent considerable time investigating this issue, that the

town is likely to spend more for electricity over the next five years if we do not enter into a multi-year contract soon."

Andover expects to enter a contract with PECO Energy Co., as offered through the Health and Educational Facilities Administration (HEFA).

The five-year deal chosen by the town will cost \$1,757,102 between 1999 and 2002, more than \$220,000 less than the standard offer from Mass Electric during that



Stapczynski — make a move now.

time.

"It is clear that this contract will produce greater savings for the town than the MMA contract (a competitor's offer) or the Standard Offer service provided by Mass Electric," said Stapczynski in a memo.

The portion of the HEFA deal that can be compared with the deal offered by MMA/MunEnergy would cost more than \$150,000 less than the MMA/MunEnergy for the first four years. How-

ever, if one assumes there will be a 4.25-percent efficiency, then the MMA deal would be cheaper during 2001 and 2002.

Town employees have warned that one of the gambles of choosing a company is that HEFA might try to grab people with lower prices and then raise the prices later since it's a hassle to change companies.

School Business Manager Bernie Tuttle worked with town employees in researching the plans, and is reported to also favor the HEFA option.

Selectmen have said they want the rest of town government to use the same electricity companies as the school department.

— Neil Fater

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Fire ...

(Continued from page 20)

never really saw anything like that before."

"We all saw it on the bus, and everyone was yelling, 'Andre, call the police!' because his was the next stop," says Stephen Johnson.

"I got off the bus, ran home, called 911," explains Andre. "They told me to go and see if anyone was home." But Stephen was one step ahead, already at the house.

"They did a great job," says Murnane. "They did the right thing. After they called, they went and knocked on doors."

"When this lightning struck, according to the fire department and neighbors, the neighbors saw a huge ball of red," says Donna Grasis. "Give (Andre and Stephen) credit. Between school and work, none of us really come home until 4:30 or 5 p.m."

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Shooting ...

(Continued from page 1)

O'Connell said that after Burrus left Nassiff's 180 Andover St. apartment in a waiting taxi around 2 a.m. Monday, the injured Nassiff managed to make a call to his mother that may have saved his life.

"There was no forced entry," says O'Connell. "She left in the taxi. He managed to call his mom and tell her what happened. (Nassiff's mother) called the police and he got medical help. The taxi cab was pulled over fairly quickly."

Patrolman Richard Edson pulled Burrus's taxi over on Route 28, still in Andover, near Shawsheen Square shortly after the shooting, says O'Connell. The .25-caliber handgun allegedly used in the shooting was found under the taxi's front seat, according to police reports.

Burrus pleaded not guilty to the charges against her Monday, and listened as Judge Michael Stella set bail at \$100,000 cash. But the bail could be lowered Friday, after a scheduled status hearing.

"At that point the judge will review the condition of the victim in this case. He may adjust the bail accordingly," says O'Connell. "If the victim was to live, then the bail might be lowered."

Although O'Connell says Burrus went to the Andover Street apartments with a friend in a cab, he says his office has no reason to believe either the friend or the taxi driver knew the shooting would occur. Neither has been charged in relation to the shooting, and O'Connell would not say whether they would be called as witnesses if the incident goes to trial.

The friend, Raquel Baudin, 19, also lives at 103 May St. in Lawrence, and was arrested and

charged on a default warrant for larceny under \$250.

Nassiff, 26, attended the Greater Lawrence Technical School and was one of only six Andover residents to graduate from that school in 1992.

Essex County Assistant DA Eric Taitano told the court Monday that "Burrus went to (Nassiff's) apartment to confront him over his alleged failure to financially support their 2-year-old daughter," says a DA's office press release. "Taitano said (Burrus) admitted to investigators that she went there to shoot him, and in fact did shoot him."

O'Connell says he is unsure what will happen to the child at the center of the alleged shooting.

"I think Ms. Burrus lives at home with her family at 103 May St. My assumption is the

child could stay with them," he says.

As for the issue of child support, O'Connell says his office has no evidence that the state was involved with any such problem concerning Nassiff and Burrus. "We have no evidence there were any mandated support payments through DOR (Department of Revenue)," he says.

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of PETER & MARY JO QUINLAN, 33 Pasho Street, Andover, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law and/or a special permit under Article VIII, Section VII.A.1 of

the Zoning By-Law to allow the construction of additions and alterations to pre-existing, non-conforming structures.

Premises affected are located at 33 PASHO STREET, Andover, Ma. in Single Residence A District and is shown on Assessor's Map 22 as Lot 18.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT (SEAL) Case No. 250636

To Jack Ghazi, Trustee of Jupiter Realty Trust and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Gulf Oil Limited Partnership claiming to be the holder of a mortgage covering real property in North Andover 1705 Turnpike Street given by Jack Ghazi, trustee of Jupiter Realty Trust, u/d/t dated January 11, 1996, filed with Essex North Land Court Registry as Document #62542, to it dated October 27, 1997, and filed with Essex North Land Court Registry as Document #66100 Certifi-

cate of Title #12358 has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 26th day of October, 1998, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, PETER W. KILBORN, Chief Justice of said Court this 10th day of September 1998.

Charles W. Trombly, Jr.
Recorder
September 24, 1998

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POLICE LOG

ARRESTS

Wednesday, Sept. 16 - At 2:20 p.m., Jerold Ripley, 34, of 297 Lowell St., Andover, was arrested on North Main Street and charged with driving with a suspended license.

At 2:57 p.m., Nicholas Konstantinakos, 18, of 2 Longwood Drive, Andover, was arrested on Andover Street and charged with driving with a suspended license and speeding.

Sunday, Sept. 20 - At 9:41 a.m., Derek Wells, 31, of 20 Belknap Drive, Andover, was arrested at Camp Lorraine on warrants for larceny and being a disorderly person.

At 5:34 p.m., Dulce Haeusler, 45, of 4D Colonial Drive, Andover, was arrested at his home on a warrant for intimidation.

Tuesday, Sept. 22 - At 12:16 p.m., Jonathan M. Gerber, 25, of 142 E. Bourne Road, Newton, was arrested at the police station and charged on a warrant for larceny by check.

INCIDENTS

Wednesday, Sept. 16 - At 1:43 a.m., a River Road woman reported a group walking down the street making lots of noise. An officer reported the people were walking home to

Lawrence from their work in Wilmington.

At 8:15 a.m., there were numerous calls about "a skunk with a yogurt cup on its head." The animal control officer was able to make the skunk cup-free.

At 8:55 a.m., IRS security reported that protesters were slowing the flow of traffic. An officer said he saw no violations. A similar call was reported around 12:20 p.m.

At 9:05 a.m., a supervisor at Harold Parker State Forest reported a German shepherd at a camp site was beaten by a camper at another site and went into convulsions. The animal was taken to a vet.

At 3:34 p.m., an Essex Street resident reported having problems with skateboarders using her porch.

At 7:19 p.m., a young female came into the station with a pair of keys attached to an alarm keychain she found on Summer Street, near Elm.

At 8:02 p.m., a Marland Place caller reported a thin male with curly hair and no shoes or shirt had just left the building, and the caller didn't know who he was or why he was in the building. An open cellar door was also found.

Thursday, Sept. 17 - At 9:57

a.m., a Lupine Road employee reported seeing two kids riding on top of the penultimate box car of a freight train.

At 11:42 a.m., a Park Street man brought in a bag phone he found in the trash.

At 6:36 p.m., a domestic situation between a mother and her 10-year-old son was reported.

Friday, Sept. 18 - At 5:20 p.m., a 17-month-old baby was found locked inside a car at New England Business Park. An officer was unable to open the door, but reported a friend of the person at the scene had Triple A, and would call the company for assistance.

Saturday, Sept. 19 - At 2:11 p.m., Marriott reported seeing two people in the rear of the building running around without clothes on. The two were talked to and sent on their way home.

At 9:42 p.m., an Avery Lane woman came home to find kids drinking in her backyard. She reported she asked them to leave and they left with the liquor.

Sunday, Sept. 20 - At 2:11 p.m., a caller reported that a woman had locked herself inside a door at the Lawrence Savings Bank. An officer reported a door had closed behind a cleaning woman and "someone arrived to let her out."

At 4:10 p.m., a Wild-rose Drive man turned in a rifle to be destroyed.

Monday, Sept. 21 - At 9:52 p.m., a restraining order was served.

Tuesday, Sept. 22 -

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of PRINCETON DEVELOPMENT, Inc., 678 Princeton Blvd., Lowell, MA 01853 for a variance from the requirements of Article VIII, Sections VI.B.2.e. & VI.B.3.a(2) of the Zoning By-Law and a special permit under Article VIII, Section VI.B.2.e. of the Zoning By-Law to allow the construction of an off-premises sign that does not meet the requirements of the By-Law.

Premises affected are located at 43 RIVER ROAD, Andover, Ma. in a Single Residence C District and is shown on Assessor's Map 126 as Lot 4.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

Andover Walk-In Medical Center is relocating to the Suburban Healthcare Center.



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Doctors Park I
140 Haverhill Street
Andover, MA

For acute medical emergencies, seek immediate care at Lawrence General Hospital.

POLICE LOG

At 7:11 p.m., an Andover Street resident reported getting a call from someone claiming to be from the electric company, who asked if the resident would be home the following day. The resident told them to call back later, and then called the electric company, which advised the resident to call the police.

At 10:24 p.m., a detective was to file on a truancy at West Elementary School.

At 10:40 p.m., a domestic incident was reported.

BREAKS

Tuesday, Sept. 22 - At 8:35

a.m., after Phillips Academy reported an attempted break into the commons, an officer reported finding that a break had occurred. Detectives were notified.

THEFTS

Wednesday, Sept. 16 - At 12:12 p.m., an officer was to file a report on the theft of \$14 from a purse at Marland Place.

Thursday, Sept. 17 - At 1:43 p.m., a Marland Place man requested an officer concerning a theft from a resident's room.

At 1:59 p.m., a Salem Street woman reported her pocketbook was either lost or stolen from Shawsheen Plaza.

At 5:23 p.m., a Central Street person reported some-

one had stolen a bike from the person's garage around lunch time.

Friday, Sept. 18 - At 10:08 a.m., there was a theft at Dascomb Road's Brockway-Smith.

Saturday, Sept. 19 - At 10:17 a.m., the Andover Inn reported that one of its customers and lost her pocketbook.

AUTO INCIDENTS

Wednesday, Sept. 16 - At 8:13 a.m., a Brockway-Smith employee reported someone had entered her car the previous day, and taken her car phone.

Thursday, Sept. 17 - At 9:05 a.m., a Kenilworth Street resident reported the theft of a bumper off her van during the night.

At 10:55 p.m., after police

assisted the fire department at a car fire at Bulfinch Drive, police reported the car had been stolen from Methuen.

Friday, Sept. 18 - At 6:57 p.m., a Phillips Academy male reported his 1993 Honda had been stolen

within the last five minutes from the back CVS lot. He had left his keys in the ignition.

Saturday, Sept. 19 - At 11:26 a.m., Merrimack College security reported finding a vehicle on cam-

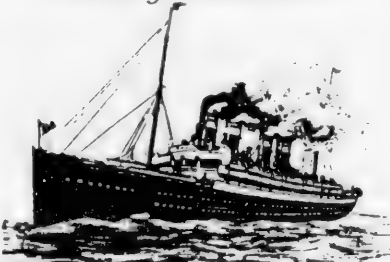
(Continued on page 26)

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Manager evaluation due next month

By Neil Fater

Residents may not know what the new board of selectmen thinks of the job Town Manager Buzz Stapczynski is doing until mid-October.

Two selectmen have not yet returned their evaluation forms to the subcommittee of Larry Larsen and Brian Major charged with compiling a collective opinion of the board.

"They were supposed to be in Sept. 4," says Chairman Downs, who handed his in person to Larsen that day at 2:46 p.m. "I sealed it in an envelope. I put a little sticker on it and said, 'Do not open until all the evaluations are in.'"

Downs has said he appointed Stapczynski critic Larsen and Stapczynski supporter Major to the subcommittee, so each side of the Stapczynski debate will be fairly represented.

Last year the evaluation

was controversial, as Downs and Larsen said they wanted a new town manager and the other three members, including Major, Selectman John Hess and former selectman Jerry Silverman, supported giving Stapczynski a raise.

Lori Becker is the only new selectman since that time.

Major says he doesn't know how much of this year's completed evaluation will be released to the public. The public must be informed if Stapczynski again receives a raise.

"I'm not sure exactly what information will be passed out and what won't be, since it is a personnel issue," says Major.

The evaluation form completed by each selectman is broken into two parts. Each person will give Stapczynski numerical grades for his work on specific projects, such as the proposed new senior center, and then another number

to summarize an open-ended section with written comments.

The result could be a letter grade for Stapczynski similar to those given students.

"It could very well be a grade, because it's set up on the 100-point scale," says Major. "I'm a little uneasy with it, because when you think back to college there were some courses — like engineering courses — where the average is in the 30s and you scale from there."

"To truly say 90-100 is an 'A' and 80 to 89 is a 'B' doesn't always match up well," he says.

Major says he would prefer to have a more general synopsis, along the lines of "If you meet the goals only, you've done a good job; if you exceed the goals then you've done an excellent job. Obviously, if you don't meet the goals then you've done a poor job."

POLICE LOG

(Continued from page 25)

pus whose license plate had been stolen in Boston. A criminal application for receiving stolen property was issued.

Sunday, Sept. 20 — At 1:11 a.m., Tague Inn security reported a car stolen out of Lawrence Sept. 12 had been left in their parking lot, with damage, during the last 15 minutes.

At 7:53 a.m., a Strawberry Hill Road resident reported someone had broken into his or her car and taken a radio.

At 7:16 p.m., there was a report of a truck theft on Greenwood Road. The truck was found abandoned, without damage, in Lawrence the next day.

Monday, Sept. 21 — At 7:29 a.m., a possible larceny was reported regarding a truck with a smashed window.

Tuesday, Sept. 22 — During the day, after an Andover Street resident reported seeing a vehicle running near his driveway for the past hour, an officer reported the vehicle had been stolen and had damage.

ACCIDENTS

Wednesday, Sept. 16 — At 2:19 a.m., a walk-in reported an acci-

dent on Interstate 93 North, just north of Route 133. An officer stood by with state police for an accident with personal injury.

Thursday, Sept. 17 — At 1:02 p.m., there was a report that a dog had been struck and killed by a car near the intersection of Dascomb Road and Osgood Street.

At 2:57 p.m., an accident with injury was reported at Route 28 and Interstate 495. An officer requested an ambulance and tow truck.

At 4:57 p.m., an accident with personal injury was reported on Andover Street.

At 6:22 p.m., there was an accident with injury on River Road.

Friday, Sept. 18 — At 3:26 p.m., a male came into the station to report a hit-and-run accident in Elm Square from that morning, before 7 a.m. The other car stopped, but the driver left before information was exchanged.

Tuesday, Sept. 22 — At 10:01 a.m., a fire lieutenant reported a car had crashed into a River Street house without personal injury.

At 4:57 p.m., an ambulance was requested for an accident with injury on Highland Avenue.

VANDALISM

There were seven reported cases of vandalism.



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DINNER SERVED: 7:30 p.m.

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The Andover Firemen's Relief Association is a non-profit organization providing survivor benefits to deceased members families. The Relief Association is also a proud participant in the Annual Firefighters Santa Parade, Andover's July 4th Fireworks and other Community Events.

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Arts & Entertainment

Short cuts

Neil Fater



Hit the road, house

With more than 350 years under its ample belt, Andover is a town heavy with history.

Those interested in the architectural variety might be interested in the Andover Historical Society's *Gates and Gables Tour*, this Saturday, Sept. 26 from 10 a.m. to 4 p.m.

The tour will offer ticket-buyers an intimate moment with one of Andover's Queen Anne homes. The society reports this turn-of-the-century style uses contrasting materials with first floors often made of brick, stone or clapboard, while upper stories are covered with decorative shingles.

Tickets are \$15 ahead of time, \$20 day of the tour, and the number for more info is (978) 475-2236.



Gates and Gables

Scott Stanton, author of *The Tombstone Tourist - Musicians*, was staying at the Andover Inn this week on business.

After digging around for four years, Stanton has produced a fun and informative (DEADHEADS continued on page 29)

Andover vet's pet project a purebred

By Neil Fater

Someday, you may actually be thankful that your pet peed in your bed. Or you may add crickets to your shopping list. Why?

For the answers to such questions you'll need to read on ... or check out *Yankee* magazine's new book, *Practical Pet Solutions for Dogs, Cats and Other Household Animals*, which includes contributions by veterinarian and Andover resident Lisa Maue.

An accessible, easy read geared for the general public, the book offers advice and information that will help any pet owner, from the snake snuggler to the cat cuddler.

Maue became involved with the book when an acquaintance asked her to edit some chapters, she says. By the end of the project, her advice was heavily sprinkled through a health chapter in segments entitled, "A Word from Dr. Maue."

In one segment called "Keep the baby and the cat," Maue breaks out a sedative for those

(TEACHER'S PET continued on page 28)

Stella work headlines four exhibits at PA

By Neil Fater

Thirty years of prints by the lauded artist Frank Stella will be on display at Phillips Academy's Addison Gallery for the rest of 1998, but those attending last Friday's opening of his exhibit *Frank Stella at Tyler Graphics* saw an even rarer treat.

The print pioneer himself was on hand.

Wearing a rumpled dark-cornflower suit, Stella made the rounds Sept. 18, and was seen inspecting his works, talking with art lovers and signing autographs for Phillips Academy students.

A 1954 graduate of Phillips, Stella says he has happy memories of the school, but admits he's starting to feel the distance between today and his high school days.

"It's nice to be back. I showed here a couple of times before. Unfortunately, I'm a little older now. I don't feel the same tug I did before," he says.

But Stella did feel the gentle tug of several groups hoping to have a word with him Friday.

Asked by one group what he was trying to convey with his huge, three-dimensional print structure entitled *Severinda*, Stella answered, "That painting keeps on moving. You've got to go with the flow."



Print it - A nearly 10 feet high and 28 feet long print on fiberglass, Stella's *Severinda* commands attention - and gets it.

After the conversation, he banged his head against *Severinda*, a work that art directors everywhere encourage others not to touch.

B.J. Larson, director of museum resources, predicts *Severinda* will be the hit of the Stella exhibition, and she appears to be right. "This is a print, which to me is just mindboggling," she says.

Such adjectives have become



Above photo by Jim McHugh; photo at lower left courtesy of Frank Stella

Frank Stella looks amazed by what he and Kenneth Tyler have created in this photo, and those attending Friday's opening of the *Frank Stella at Tyler Graphics* exhibit seemed impressed, too. The exhibit will be on view at the Addison Gallery until Jan. 3.

commonplace in clips about Stella's work since he teamed up with master printer Kenneth Tyler more than 30 years ago.

But it's always "mindboggling" to think that Stella hooked up with prints in general, and with Tyler Graphics specifically, completely by accident.

Before he was a painter, Stella was a well-regarded printer. At the age of 33, he was the youngest painter ever to be given a retrospective by New York's Museum of Modern Art.

In 1967, Stella the painter had planned to teach at the University of California, but he ended up without a job when he refused to sign a statement pledging his loyalty to the Golden State. Briefly finding himself unemployed, he became involved with Kenneth Tyler, and the rest, as they say, is art history.

It's a history that's well represented in the Addison's *Frank Stella at Tyler Graphics: A Unique Collaboration*.

But one particularly fascinating aspect of the Stella exhibit is a virtual case study showing the life of a print. In one room, Phillips is showing the metamorphosis of a print from an idea to a finished work. Included in the process is a in-progress collage and a collection of the printing plates used in the printing process.

There's also a 24-minute video in the same room, showing people how printmakers go about their work at Tyler Graphics.

"It just gives people an idea of the process in a not very didactic way, but in a fun way," says Larson of the video. "(The case study) is a little

more accessible than if you just see the finished piece and you don't see how it was created."

Showing at the same time as Stella's exhibit is a tribute to Hans Hofmann entitled *Hans Hofmann: Continuing the Search for the Real*.

Explaining his philosophy, Hofmann once said, "The life-giving zeal in a work of art is deeply embedded in its qualitative substance. The spirit in a work is synonymous with its quality. The 'real' in art never dies, because its nature is predominantly spiritual."

Phillips Academy showed Hofmann at the Addison 50 years ago

(P continued, page 28)



Margaret Bourke-White, 193

Wired - A show on the Clarence H. White School won't wrap up until Dec. 20.

Pictorials and prints

(P continued from page 27)

and when they unveiled his works, it marked the first museum show of an abstract expressionist.

Stella is particularly happy to be showing with Hofmann, whom he describes as "probably the biggest influence on my life."

"Trying to be like him was the reason I became an artist," says Stella, matter-of-factly.

Besides the Stella and Hofmann exhibits, the Addison is also offering two exhibitions of photography.

Complementing *Pictorialism into Modernism: The Clarence H. White School of Photography* is *Hebe and George Buell Hollister: A Pictorial Partnership*.

Each of these fab four exhibits deserve a lingering look.

Resting near the corner of Route 28 and Chapel Avenue, the Addison is open to the public, free of charge, Tuesday through Saturday from 10 a.m. to 5 p.m., and Sunday from 1 to 5 p.m.

Practically, a necessity for pet owners

(TEACHER'S PET continued from page 27)

worried about their children getting sick from their cat's litter box.

"You have more of a chance of getting (feared illness) toxoplasmosis from under-cooked meat than you do from a cat," she says.

As for why someone would be happy that their cat urinated on their bed, Maue says that cats use this as a way of letting people know something is wrong. If the cat continued to pee in the litter box, its owner wouldn't notice anything, she says. But when the cat pees in a bathtub, or on white bed sheets, the owner is more likely to see blood in the cat's urine and get help, says Maue.

"It's their way of letting you

know there's something wrong. It's very clever, I think," says Maue.

So are some of the everyday suggestions in the book. Maue tells people to keep hydrogen peroxide around as an antiseptic, and to take care of pet acne, use the same type of cleansing pads teen-agers use.

But to find out when you should add crickets to your shopping list,



Lisa Maue

you have to turn to Maue's Tufts Veterinary School classmate and fellow vet Wendy Emerson, also highlighted in the book.

Crickets, it seems, are a favorite of tarantulas, so new owners should be ready to stock up.

Background

After graduating from Tufts Veterinary School, Maue joined a private practice in Medford in 1985. She says the information in the book comes not just from her professional life, but from her experience as a former cat and current dog owner.

Maue says she's wanted to be a veterinarian for most of her life.

"Just the combination of medicine and working with animals (attracted her). It's pretty much been a lifelong dream," she says. "Since I've been old enough to work, I've worked in kennels and race tracks." A Bellevue Road resident, Maue has lived in Andover for seven years with her husband Paul, her daughter Hannah, 7, and her son Jordan, 4.

The family has a 11-year-old dog named Hoagie.

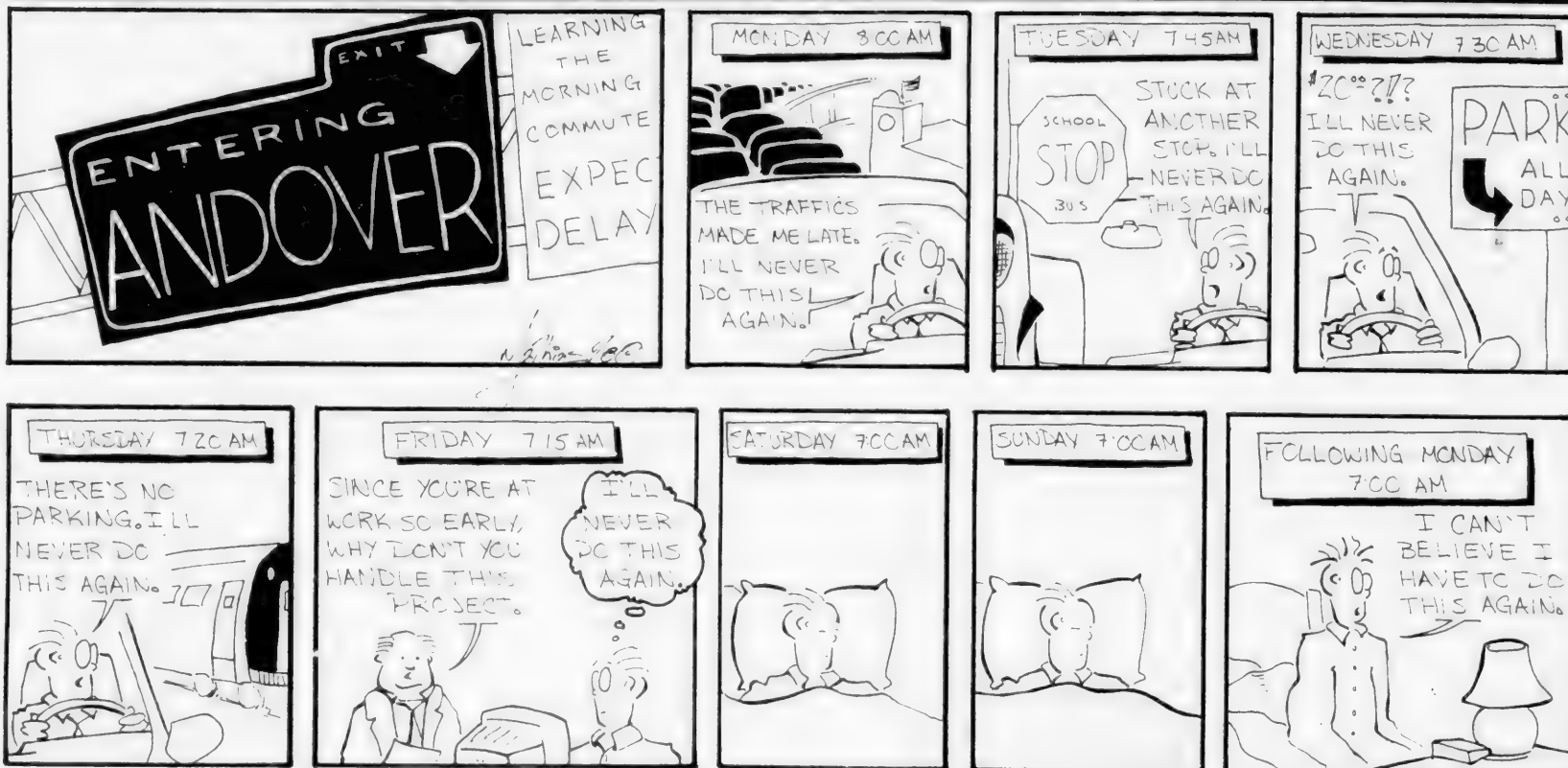
Why the name Hoagie?

Well, one reason is because it helps make the dog sit up and pay attention. Dogs like the sound of "IE" at the end of their name, explains Maue.

"It makes for better training."

ENTERING ANDOVER

By Neil Fater and Don Mathias



Attorney John T. Lamond,

a resident of Andover and formerly a partner in Hart & Lamond, P.C. of Lowell,

has joined the firm of Latham & Latham, P.C. of Reading.

With the addition of Mr. Lamond, the firm will henceforth be entitled

Latham, Latham, & Lamond, P.C.

Mr. Lamond has practiced law in Massachusetts for twenty years, specializing in Civil Litigation, Legal Malpractice Defense, and Insurance Law. He is a graduate of Dartmouth College and acquired his Juris Doctorate from Boston University. Mr. Lamond - whose skills add to the firm's sixty years of combined legal experience and knowledge - can be contacted at
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It's no pipe dream, The Campbell Highlanders are coming to library

A bit of aural history is coming to town this weekend, courtesy of The Campbell Highlanders.

The Highlanders will visit Memorial Hall Library Sunday, Sept. 27, at 3 p.m.

The Highlanders are a non-profit group dedicated to the preservation of Scottish culture as it pertains to bagpipe bands, their music and their traditions, according to a release.

The band was established in 1975 and named in honor of Morris Campbell of Andover, who spent a lifetime playing and teaching the pipes. His friendship, encouragement and support inspired many to carry on pipe band traditions, say organizers.

The Highlanders wear Scottish military uniforms with kilts and plaids of Black Watch tartan and play pipe tunes dating from the late 1700s to the present.



Don't bag it - A chance to see these guys, Sunday.

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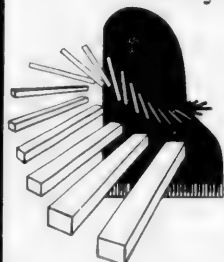
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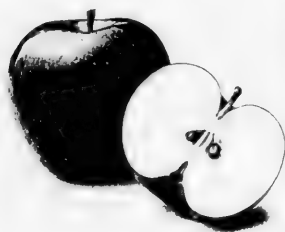


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Cuts...

(DEADHEADS continued from page 27)
tive book that lets fans and newcomers know the final tour stops of more than 225 famous musicians. But besides letting people know where certain musicians are buried, the book also outlines careers, paying proper respect to blues and jazz greats like Robert Johnson and Miles Davis, while also covering everyone from Liberace to Frank Zappa.

Unfortunately for Andover residents, there are no such

gravesites nearby, so real fans may have to plan a road trip.

The only "musician" in the book buried in either Massachusetts, New Hampshire or Rhode Island is John Belushi, whose claim as a musician is Clintonesque.

It may be legally accurate, but...

To Belushi's credit, of course, his work as a Blues Brother did revive the careers of many deserving performers.

Stanton's book is selling for \$19.95 and is available in stores or by calling toll free 1-877-237-3700, according to his promoters.

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EVENTS CALENDAR

THURSDAY, Sept. 24

Divided We Fall: Lesbian, Gay, Bisexual, Transsexual, and Heterosexual Discrimination Oppressions, sponsored by the Gay and Lesbian Community Advocates of Lawrence and Northern Essex Community College, panel discussion, 7-9 p.m., Atrium, Northern Essex Community College Lawrence Campus; Ingrid Rivera-Dessuit 688-3569 or Kelly Sullivan (978) 738-7403.

Talk, presented by Irene Beikoussis, MS, certified holistic health practitioner, on "Holistic Approach: Menopause," 7 p.m.; (603) 382-8900.

FRIDAY, Sept. 25

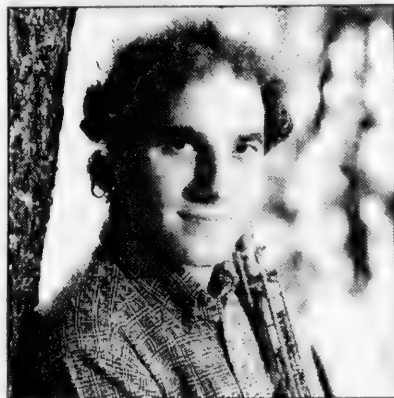
Best of Boston Comedy, featuring Butch Bradley, 8 p.m., Grill 93, River Road; 1-888-TO-LAUGH.

Square and round dance, sponsored by Single Eights Square Dance Club, \$5 donation includes refreshments, 8 p.m., Tewksbury Congregational Church Hall, Route 38, Tewksbury; Carol (978) 851-7876.

Concert, presented by New England String Ensemble, 8 p.m., \$18, \$15

seniors, \$10 students, St. Paul's Episcopal Church, 166 High St., Newburyport; (781) 224-1117.

Rodeo of Champions, 8 p.m., \$6, Shriners Auditorium, Wilmington; 1-800-50-RODEO.



James Merenda

Jazz concert, sponsored by Grace Episcopal Church, featuring the James Merenda Group, to benefit the church's outreach programs, 8 p.m., \$20, Methuen Memorial Music Hall,

Broadway, Methuen; 682-6003.

Septemberfest, sponsored by the Rotary Club of Andover and North Andover, a carnival of rides and games, benefits Andover and North Andover community youth activities, grounds of Town Offices, Bartlet Street.

Baseball movie, sponsored by Lowell National Historical Park and The Sports Museum of New England, *A League of Their Own*, 7 p.m., Lowell National Historical Park Visitor Center, 246 Market St., Lowell; (978) 970-5000 or (617) 787-7678.

SATURDAY, Sept. 26

McIntire Walkabout, sponsored by House of the Seven Gables, a 90-minute walk through the streets of Salem, reservations required, 10 a.m., \$12, \$10 members, Visitor Center, The House of the Seven Gables, 54 Turner St., Salem, Mass.; (978) 744-0991.

Adoption party, sponsored by Massachusetts Adoption Resource Exchange, to learn more about adoption and meet social workers and older children with special needs, 11 a.m.-1 p.m., Cedarland Family Fun Center, Boston Road, Haverhill; MARE (617) 54-ADOPT or 1-800-882-1176.

A New Look at Beer and Wine Making, sponsored by IncrediBREW, Pollard Memorial Library and Friends of Pollard Memorial Library, an interactive program to tell lagers from ales, refreshments, wheelchair accessible, 1:30-2:30 p.m., Memorial Hall, Pollard Memorial Library, 401 Merrimack St., Lowell; Adele Carter (978) 970-4120.

Franciscan craft festival, more than 150 crafts, specialty foods, live musical entertainment, rain or shine, 10 a.m.-5 p.m., Franciscan Seminary, River Road; Terry Mullen (603) 755-2166.

Ham and bean supper, 4:30-6:30 p.m., \$5, \$2.50 children under 12; Forest Street Union Church, 15 Forest St., Methuen; 683-8253.

Flea market, sponsored by Belleville Music Committee to benefit music programs, space rental \$15, table rental \$5, 9 a.m.-2 p.m., Belleville Church, 300 High St., Newburyport; (978) 465-5204.

Concert, presented by New England String Ensemble, 8 p.m., \$18, \$15 seniors, \$10 students, Christ Church, 149 Asbury St., Hamilton; (781) 224-1117.

Rodeo of Champions, 1:30 and 7:30 p.m., \$12 adults, \$6 children, Shriners Auditorium, Wilmington; 1-800-50-RODEO.

Horse show, by MSPCA Nevins Farm & Equine Centre, activities, demonstrations, crafts, 9 a.m.-4 p.m., \$2,

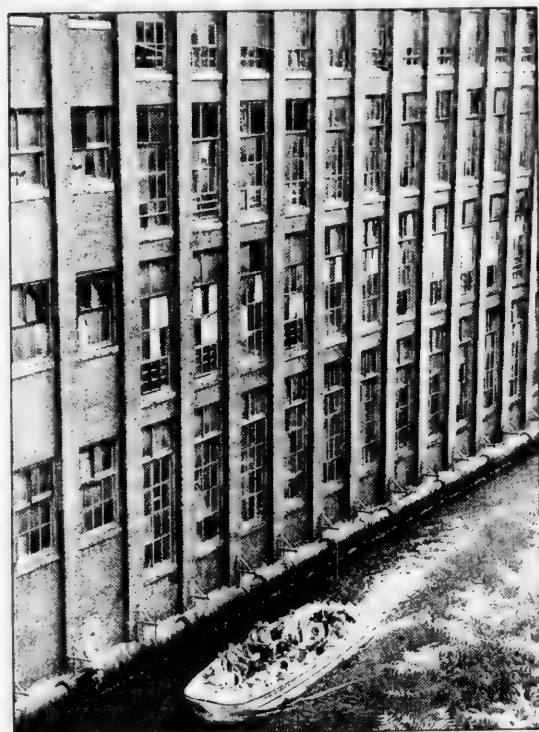
400 Broadway, Methuen; Ray Denis 687-1150.

Foodfest, consumer expo featuring culinary products and specialty foods to sample and buy, 10 a.m.-6 p.m., \$9 adults, \$8 seniors, children under 8 free, Bayside Expo Center, 200 Mt. Vernon St., Dorchester; (617) 474-6000.

Strut for the Strays, sponsored by Merrimack River Feline Rescue Society, 1.6-mile walk, prizes, games, demonstrations, food, entertainment, 10 a.m., Bartlet Mall, Newburyport; (970) 462-0760.

Gates and Gables, sponsored by Andover Historical Society, a house and garden tour, \$15 in advance, \$20, 97 Main St.; 475-2236.

Septemberfest, see entry under Friday, Sept. 25.



Roots Canal - Heritage weekend.

Canal Heritage Weekend, sponsored by Lowell National Historical Park to celebrate Lowell's historic Pawtucket Canal, travel by boat on the canal, traditional artisans, entertainment, Visitor Center, 246 Market St., Lowell; RSVP (978) 970-5000.

(CALENDAR, continued on next page)

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CALENDAR LISTINGS

(CALENDAR continued from page 30)

SUNDAY, Sept. 27

Franciscan craft festival, 10 a.m.-4 p.m., see entry under Saturday, Sept. 26.

Concert, presented by New England String Ensemble, 4 p.m., \$18, \$15 seniors, \$10 students, First Parish Congregational Church, 1 Church St., Wakefield; (781) 224-1117.

Rodeo of Champions, noon-3 p.m., barbecue, \$8 adults, \$4 children, 4 p.m. show, \$12 adults, \$6 children, Shriners Auditorium, Wilmington; 1-800-50-RODEO.

Country Farm Day, sponsored by MSPCA Nevins Farm & Equine Centre, activities, demonstrations, crafts, 10 a.m.-4 p.m., \$5 program and parking, 400 Broadway, Methuen; Ray Denis 687-1150.

Concert, sponsored by UMass Lowell Athletics, featuring folksinger John McCutcheon, 2 p.m., \$9, Durgin Hall, UMass Lowell South Campus, 35 Wilder St., Lowell; box office (978) 934-4444 10 a.m.-noon, 1-4 p.m., weekdays.

Walk for Elders, sponsored by Elder Services of the Merrimack Valley, Family Bank, John Hancock Funds and First Essex Bank, to benefit services for older people, 5 1/2-mile or 2-mile route through North Andover, prizes, entertainment, raffle, barbecue, 10 a.m.; Elder Services 683-7747.

Open house, The Clark School of Danvers, 2-4 p.m., 487 Locust St., Danvers; (978) 777-4599.

Castle Hill Concours d'Elegance, exhibit of more than 100 class automobiles called "Woodies," 10 a.m.-4 p.m., \$15 adults, \$8 children, Castle Hill, 290 Argilla Road, Ipswich; The

Trustees of Reservations (978) 356-4351.

Foodfest, 10 a.m.-5 p.m., see entry under Saturday, Sept. 26.

All vehicle show, sponsored by East Coast Camaro Club, features classic, contemporary and antique cars of all makes and models, benefits Merrimack Valley Hospice, starts at 9 a.m., Rockingham Race Track, Salem, N.H.

Walk for Diabetes, 6.5 mile walk, 9 a.m. registration, 10 a.m., Merrimack College, Routes 125 and 114, North Andover; 1-800-477-9570, or (603) 627-9579.

Septemberfest, see entry under Friday, Sept. 25.

Campbell Highlanders Bagpipe Band, sponsored by Memorial Hall Library, 3 p.m., Elm Square; 623-8401.

Hike, sponsored by Andover Chapter of the Appalachian Mountain Club, 1:30 p.m. meet at Stone Zoo parking, Pond Street, Stoneham; Joe Pirrello (978) 521-0382.

Middlesex Canal Day, sponsored by Lowell National Historical Park, special program and tour, Visitor Center, 246 Market St., Lowell; RSVP (978) 970-5000.

Open house, The Clark School of Danvers, 2-4 p.m., 487 Locust St., Danvers; (978) 777-4699.

MONDAY, Sept. 28

Secondary school fair, sponsored by Pike School, representatives from 36 private, parochial, day, boarding, single-sex and coed schools, 4-7 p.m., Sunset Rock Road; 475-1197.

TUESDAY, Sept. 29

Nothing scheduled.

WEDNESDAY, Sept. 30

Nothing scheduled.



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THURSDAY, Oct. 1

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SATURDAY, Oct. 3

Block party and barbecue, sponsored by New England Quilt Museum, carnival-style featuring

(CALENDAR, continued on page 32)

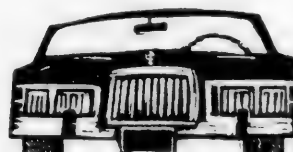
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CALENDAR LISTINGS

(CALENDAR continued from page 31)

food, music, entertainment, games and prizes, benefits the museum, 6-9 p.m., \$35, \$25 brick contributors, 18 Shattuck St., Lowell; (978) 452-4207.

Craft fair, sponsored by Sacred Heart Parish Activities Committee, more than 50 crafters, pancake breakfast, luncheon menu, handicap accessible, 9 a.m.-3 p.m., 321 South Broadway, Lawrence.

Hike, sponsored by Andover Chapter of the Appalachian Mountain Club, seven-mile hike, bring lunch, water,

windbreakers, dinner follows, Wapack Midstate Trail, Ashburnham; RSVP Rusty Gerrish (978) 433-3915, 8-10 p.m.

Hike, sponsored by Andover Chapter of the Appalachian Mountain Club, Sherburne Pass, Route 4 parking lot, Killington, 9 a.m.; Ian MacLennan (781) 449-1227.

SUNDAY, Oct. 4

Memory walk, sponsored by Eastern Massachusetts Chapter of Alzheimer's Association, six-mile

walk-a-thon to benefit people with Alzheimer's disease, 8:30 a.m. registration/check-in, Canal Park/CambridgeSide Galleria in Cambridge, Glynn Memorial Nursing Home in Haverhill, Sam-pas Pavillion in Lowell, Heritage Park/Battleship Cove in Fall River, Bird Middle School in Walpole, Blaire House of Worcester in Worcester; (617) 494-5150.

Making Strides Against Breast Cancer, sponsored by American Cancer Society, 5.7-mile walk along Charles River Esplanade in Boston, to benefit breast cancer research, education and patient services programs in Massachusetts; 1-800-952-7664, Ext. 4700.

Concert, sponsored by Andover Chamber Music Series, 3 p.m., \$16, \$12 seniors and students, The First Calvary Baptist Church, North Andover; 470-8874.

Hike, sponsored by Andover Chapter of the Appalachian Mountain Club, meet at barrier end of dirt lane after Children of Israel Cemetery, Meadow Brook, Haverhill, 1:30 p.m.; Art Olsen (978) 374-0751.

College fair, sponsored by New England Association for Admissions Counseling, 2-5 p.m., Northern Essex Community College, Elliott Way, Haverhill; admissions office (978) 556-3600.

ONGOING

Nature of the Merrimack boat tours, sponsored by Lowell National Historical Park, two-hour boat tour along Pawtucket Canal, through Guard Locks lock chamber onto Merrimack River, participate in water quality testing and locate schools of fish, Monday-Thursday, 10:30 a.m., Lowell National His-

TOWNSMAN TEASER

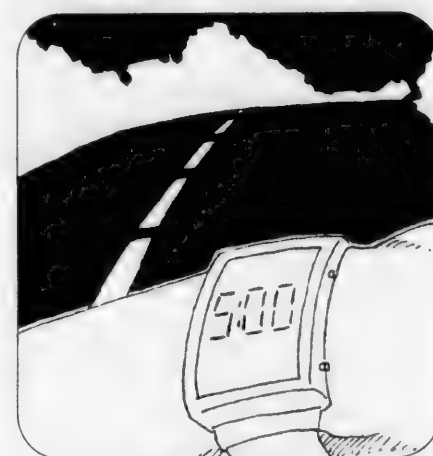


Illustration by Donald Mathias

Dascomb Road watch word.

"_____"

Word Clue: 1. Hands off the face (7 letters).

About the teaser: All answers are Andover-related and contain a pun. Crossword-style clues are offered for each word in the answer. Answer next week.

torical Park Visitor Center, 246 Market St., Lowell; RSVP (978) 970-5000.



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Living

For an up-close, personal look at one of Andover's Queen Anne homes, join the **Andover Historical Society's Gates and Gables Tour** this Saturday, Sept. 26, from 10 a.m. to 4 p.m. Tickets are available at the society at 97 Main St. and Andover Bookstore. Tickets in advance cost \$15, or \$20 the day of the tour.

Queen Anne ruled Britain from 1694 to 1714, but the architectural style of the same name flourished from about 1885 to 1910.

Most closely associated with English architect Richard Norman Shaw (1831-1912), the Queen Anne style emphasizes contrasting materials. First floors are often brick, stone or clapboard while the upper stories are finished in decorative shingles. Roofs are gabled or hipped, and towers, turrets and fancy windows are common. Gable ends may be ornamented with timbering or a stylized relief. Porches, balconies and a multi-hued paint scheme also are typical. Interior plans feature the "living hall," a central area with fireplace and grand

staircase. Other amply-sized rooms, with dark wood paneling and beamed ceilings, flow from it.

Lunch will be available at **Christ Church** between 11 a.m. and 1 p.m., and tea with delicacies at Andover Historical Society between 1 and 3 p.m. Call 475-2236 for information.

The Franciscan Seminary on River Road will host the third annual Andover Craft Festival Saturday, Sept. 26, from 10 a.m. to 5 p.m. and Sunday, Sept. 27, from 10 a.m. to 4 p.m.

More than 150 craftsmen representing 12 states will display and sell their work, including candles, pottery, angels, turned wood, scarves, tapestry, jewelry, stained glass, quilts, baskets, floral, windspinners, music boxes, knitwear, clipper ships, terracotta, carved eggs, dolls, clowns, airbrush, metal sculpture, Native American art, pillow quilts, frames, mirrors, soft sculpture, real fur bears, scarecrows, wrought iron, bird houses, oil lamps, hats, folk art, fleece and photog-

raphy.

Specialty foods will include herbal dips, kettle corn, vinegars, jams and jellies, maple products, candies, honey products, salsas, relishes, pickles and oils.

A variety of international foods will be available. Live musical entertainment will include Celtic, classical and folk. The event will be held outdoors under canopies, rain or shine. For more information, call Terry Mullen at (603) 755-2166.

The Andover Cultural Council (ACC) has announced the award of a grant for \$8,590 from the Massachusetts Cultural Council. This money will be re-granted by the ACC to fund community cultural programs and the Performing Arts Student Series (PSS), a ticket subsidy program for students in

grades K-12. Applications are being accepted for the 1998-'99 funding cycle.

The ACC was formed to support public programs promoting access, education, diversity and excellence in the arts, humanities and interpretive sciences. The ACC is a local cultural council, part of the Massachusetts Cultural Council (MCC), a state agency that provides and promotes cultural programs across the state. A total of \$3.9 million has been distributed this year to local cultural councils statewide, up from \$3.7 last year.

The MCC allocates money to 336 local cultural councils serving every community in the Commonwealth. Each community's allocation is determined using a local aid formula. The local councils, which are run by municipally

appointed community volunteers, accept applications from the community for projects that have a public benefit. Council officers named for the current year include chairman **John Zipeto** and secretary **Sharon Mason**.

The grant application deadline for the current funding cycle is Thursday, Oct. 15. Applications should be submitted to **Lisa Wilson**, Old Town Hall, 20 Main St., or mailed to her attention, care of Andover Cultural Council. Blank application forms and guidelines for cultural council funding and PASS grants may be picked up from Wilson between 9 a.m. and 4 p.m., at **Memorial Hall Library** or by calling 623-8450. For more information, call Sharon Mason at 474-4289.

Births are published the first Thursday of each month. The deadline for October listings is Monday, Oct. 5, at 5 p.m.



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Yom Kippur Wed., Sept. 30, 10 am, both at Christ Church Meeting Hall, 25 Central St., Andover. Our member run havurah (community) is affiliated with the Jewish Reconstructionist Federation. We are the creative, inclusive, low cost alternative for all Jews. We welcome singles and mixed marriages. For membership information call Cyndy 978-470-3795.

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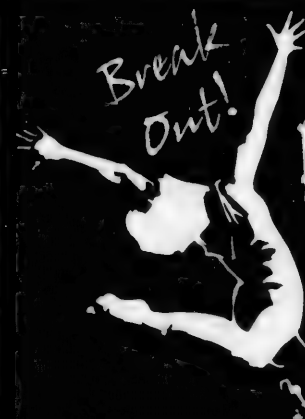
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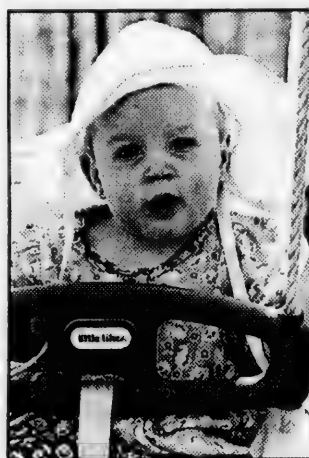
Donna Miceli Dance Center

SEPTEMBER HAPPY 1ST BIRTHDAYS



**Stephen Paul
DiLorenzo Jr.**

Stephen Paul DiLorenzo Jr. was born Sept. 2, 1997. His parents are Stephen and Diane (Fowler) DiLorenzo. Grandparents are Charlotte Daley of North Andover and Steve and Colleen DiLorenzo of Andover. Stephen celebrated his first birthday with his sister, Krista, who turned 2 on Sept. 5. They had a party at Perpetual Motion with their neighborhood friends, cousins and Stevie's best buddy, Bobby. "Happy 1st birthday, Stephen. We love you."



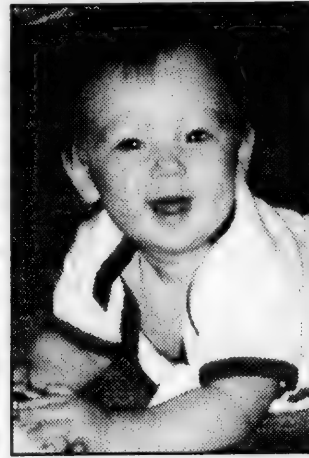
**Shannon Eliza
Bateson**

Shannon Eliza Bateson was born Sept. 27, 1997. She is the daughter of Steve and Tammy (Bateson) Barry of Westport, Conn. Grandparents are Mr. and Mrs. Peter Barry of Manhattan, N.Y., and Mr. and Mrs. James Bateson Jr. of Andover. Great-grandparents are Martha Pedrini of Ridge, N.Y., and Eliza Bateson of Andover. Shannon has a brother, Matthew, 6, and a sister, Courtney, 3, who she adores, and a dog, Mowgli.



**Nikole Rebecca
Rudis**

Nikole Rebecca Rudis was born Sept. 4, 1997. Her parents are Robert and Lisa Rudis of Suffolk Circle. Grandparents are Robert and Bernice Rudis of Burlington and Jenio and Alba Funari of Needham. Great-grandmother is Amelia Covey Rudis of Methuen and great-grandfather is William Hayden of Dorchester. Nikole is a very happy girl who loves laughing and playing with all her neighbors and with her friends at play group. She especially loves her music classes.



**Braeden Prescott
"Brady" Stern**

A year ago was a special day, when Braeden Prescott Stern came our way. With eyes that sparkle and a smile so bright, "Brady" is his family's delight. Brady celebrates his first birthday Sept. 19 at home in Lake Worth, Fla., with his Mommy Julie (Witover), Daddy Gary and sisters, Samantha, 5, and Sydnie, 2½. Grandma Joyce and Papa Steve Witover of Andover will celebrate with all his friends and family "who love him to bits and pieces."



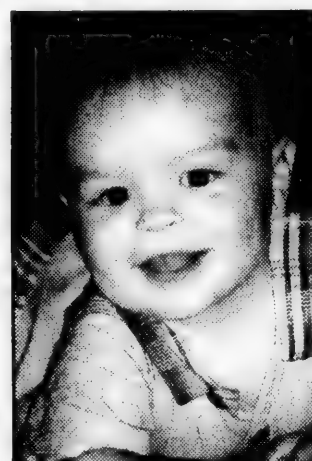
**Kaitlyn Marie
Ponti**

Kaitlyn Marie Ponti, daughter of Joe and Lynda Ponti of Andover, was born Sept. 13, 1997. Her grandparents are Joe and Louise Ponti of Andover and Eb and Carol Robinson of New Jersey. Kaitlyn is a very happy little girl. She enjoys playing with her dolls and talking on the phone. She also likes riding in the car and taking long walks in the woods. "Happy birthday, Kaity. We love you very much."



**Elizabeth
Kobelski**

Elizabeth Kobelski was born Sept. 11, 1997. Her parents are Brian and Jane (Comeau) Kobelski of Sutherland Street. Grandparents are Joe and Joan Comeau of Andover and Gerald and Carol Kobelski of Tewksbury. Great-grandparents are Lucy Colbert of Lawrence, Mildred Kobelski of Connecticut and Harold Mosher of New Hampshire. Elizabeth enjoys playing with her sister, Maggie, 2½, cousins and dog, Jessie. She also loves to play ball.



**Norris Maxwell (Max)
Beati**

Norris Maxwell (Max) Beati, celebrated his first birthday Sept. 24. His parents are Erica and Todd Beati of William Street. Grandparents are Marta and Arthur Norris of Dearborn, Mich., and the late Dolores and Anthony Beati. Max has a wide, happy smile and loves to laugh. He loves to play in his pool with his sister, Samantha, 3½, play with his cat, Pumpkin, go for walks and cuddle.



**Megan Jane
Marocco**

Megan Jane Marocco celebrated her first birthday Sept. 5. Her parents are James and Kathy Marocco of Hooksett, N.H. Grandparents are Larry and Christine Marocco of Andover and Bob and Sally Jauron of Manchester, N.H. Great-grandparents are Bob and Katherine Jauron and Jane Watts, all of Swampscott. Megan is a happy child, always smiling. She enjoys being with people and playing with her dog, Brandy.



**Abigail Owens
Huntress**

Abigail Owens Huntress celebrated her first birthday Sept. 18. Her parents, Diane and Chris Huntress of Andover, marked the occasion with a big shindig complete with ice cream, cake and a big yellow lab named Gus. Grandparents Carol and Bob Pawelski of Haverhill and Linda and Fred Huntress of Swampscott were there. Abigail enjoys crawling, wobbling, singing and splashing and spending time with her kitty, little one.



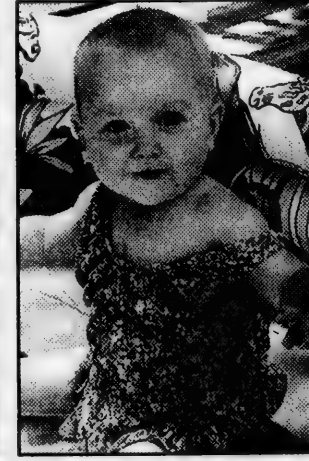
**Louis Xavier
Iglesias Jr.**

Louis Xavier Iglesias Jr. celebrated his first birthday Sept. 14. His parents are Louis and Heather (Elliott) Iglesias of Robinswood Way. Grandparents are Dora S. Elliott of Topsfield, Mary P. Iglesias of Framingham and Francisco Iglesias of Tenerife, Canary Islands, Spain. Louis loves dancing to music, climbing and the toys of his sister, Stephanie, 2.



**Marissa Sarah
Luciano**

Marissa Sarah Luciano of Raynham celebrated her first birthday Sept. 18. Her parents are Gordon and Marcia Luciano. Grandparents are Olga and Edward Palenski of Andover and George and Dorothy Luciano of Cambridge. Marissa has a brother, Anthony, 11, and a sister, Christine, 5. She loves swimming, music and feeding her dog, Willie.



**Shannon Marie
Jones**

Shannon Marie Jones was born Sept. 18, 1997. Her parents are Todd and Kim Jones of Ellington, Conn. Grandparents are Judy Aceto of Manchester, Conn., and the late Walter Sharp, and Thomas and Carolyn Jones of 18 Lowell St. Shannon has a sister, Megan, 4½. Shannon celebrated her first birthday with a big family party, which she enjoyed, they said.

SEPTEMBER HAPPY 1ST BIRTHDAYS



**Jennifer Elana
Monderer**

Jennifer Elana Monderer and Jonathan David Monderer celebrated their first birthday Sept. 11. Their parents are Andrea and Stewart Monderer of Andover. Grandparents are Phyllis and Jack Monderer of Lexington and Pat Goldsher of Athol. Jennifer and Jonathan are happy children who enjoy going to Gymboree, taking swimming at the Y, and spending time with their pals at play group. Jennifer loves to read and Jonathan loves to explore his surroundings, and both enjoy traveling, being around people and each other. "We love you and wish you both a happy birthday," their parents said.



**Jonathan David
Monderer**



**Kyle
Cianciulli**

Kyle Cianciulli was born Sept. 30, 1997. His parents are Linda Thistle and Paul Cianciulli of Burnham Road. Grandparents are Marie Thistle and Martin and Miriam Cianciulli, all of Malden. Great-grandmother is Mary Cianciulli of Revere. Kyle enjoys playing with his three dogs.



**Haley Elizabeth
Norris**

Haley Elizabeth Norris will celebrate her first birthday Sept. 29. Her parents are Brian and Michele (Fluet) Norris of North Andover. Grandparents are David and Cornelia Norris and Ernest and Rita Fluet, all of Andover. Haley loves being read to and playing with her cousin, Nicole.



**Will
Ashenfelter**

Will Ashenfelter, son of Dr. Tom and Susan (Sullivan) Ashenfelter of Needham, was born Sept. 11, 1997. Grandparents are Jeane Sullivan of Andover and Lillian and Nip Ashenfelter of Glen Ridge, N.J. Will has two sisters, Perry and Katherine, and a brother, Alan.



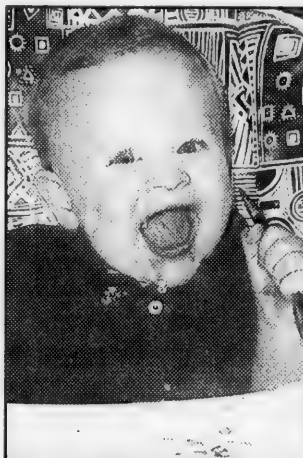
**Mary Catherine
Sullivan**

Mary Catherine Sullivan was born Sept. 12, 1997. Parents are Patti and Joe Sullivan of 35 Suncrest Road. Grandparents are Joe and Mary Ellen Sullivan of Lynnfield and Lee and Dick Roach of Scituate. Great-grandmother is Margaret Sullivan of Arlington.



**Emma Kathleen
Conner**

Emma Kathleen Conner was born Oct. 3, 1997. Her parents are Kerry and Sean Conner of Portsmouth, N.H. Grandparents are Robert and Kathleen Kelley of 21 William St.



**Jacob Elliot
Crossan**

Jacob Elliot Crossan was born Sept. 10, 1997. He is the son of Dale and Julee Crossan of Avon, Ohio. Grandparents are Paul and Joyce Alexy of Sheffield Lake, Ohio, and Ralph and Ann Crossan of Andover.



**Andrew Carl
Gutermann**

Andrew Carl Gutermann was 1 year old Sept. 18. His parents are Carl and Kathy Gutermann of Salem N.H. Grandparents are Gus and Brenda Gutermann of Andover. Andrew has a brother David, 5, and a sister, Sarah, 3.



**Stephen Mark
Hutchins**

Stephen Mark Hutchins turned 1 year old Sept. 8. His parents are Mark and Susan S. Hutchins of North Main Street. Grandparents are Thomas and Virginia Heislein and George and Shirley Hutchins, all of Andover. "Stephen is always smiling."



**Zoe
Lyons**

Zoe Lyons celebrated her first birthday Sept. 21. She is the daughter of Charlotte and Paul Lyons of Andover and brother of Griffin. Her grandparents are Richard and Catherine Reed of Cheegrin Falls, Ohio, and Paul and Phyllis Lyons of Weymouth.



**Jenna Bree
Davison**

Jenna Bree Davison was born Sept. 18, 1997. Her parents are Ian Ronald and Mary Lou Davison of Powers Road. Grandparents are Lucy and Manny Bonfanti of Methuen and Dora Davison of Hull, England. Jenna has three brothers, Paul, 15, Adam, 13, and Evan, 3.



◀ Jason and Cole Spencer are 1 year old. Their parents are Mark and Audrey of 13 Sunset Rock Road. Grandparents are Aaron and Irma Spencer of Newton and Eva and Freeman Wright of California. Great-grandmother is Gertrude Grunthalt, Hebrew Rehabilitation Center for Aged, Boston. Jason and Cole have a sister, Leah, 4½.

Jason and Cole Spencer

**October Happy 1st Birthday photos
are due Friday, Oct. 23, at 5 p.m.**

HAPPY 1st BIRTHDAY
- 1998 key dates -

ISSUE DATE

Sept. 24
Oct. 29
Nov. 25
Dec. 31

PHOTO DEADLINE

Sept. 18
Oct. 23
Nov. 20
Dec. 24

ALL THOSE YEARS AGO

100 years ago in Andover

Wm. Odin, the town counsel, has filed a court case against Phillips Academy to compel the institution to pay taxes on certain

property which in past years has been exempted.

The nine houses which are to be taxed by the town are the Gile House, Ryder House, J.P. Taylor House, Park House, Churchill House,

Phelps House, Harris House, and Smyth House.

The Town of Andover Assessors assessed all of the Phillips Academy property, including the said nine houses, for the water expens-

es of 1897. However, the house taxes are being petitioned by the Trustees of Phillips Academy. The argument which they are making is that of the nine houses, six are occupied by teachers at the

Andover Theological Seminary, while the Taylor, Park and Tucker houses are occupied by families and outside parties which have no ties to the institution.

The warm, pleas-

ant weather of early September has added to the rapid ripening and harvesting of crops in New England. Corn is being harvested and husked, and a large, bountiful crop is being produced. The

summer season favored growth of grass. The growth became so large that fields and meadows had to be cut to prevent overgrowth. Pastures are as green as they were in June.

50 years ago

Punchard High received a new Ford from the Shawsheen Motor Mart for their course in driver instruction. Because of this offer, more students who are eligible can sign up for the course. The course will be operated by the Central P.T.A. Shawsheen Motor Mart will service and repair as well as reimburse for routine expenses such as gas.

The course, in its first year, was taught by driver's manual only, then students received instruction through borrowed cars. With this new car, students will be able to complete a 12-week course with two 45-minute periods a week, which will go as credit towards graduation.

The low-cost veterans' housing which is being erected in Andover under the local Housing Authority, with accordance to the State Housing Authority, is primarily for those who are earning an income of 2,500 dollars or less. At the same time the State Housing Authority said that the number of units awarded would be based on the number of people eligible in Andover.

25 years ago

A 13-article warrant faces voters at the October town meeting. Officials are concerned about obtaining a quorum for this meeting. Unlike regular and special town meetings, this meeting

(Continued on page 44)



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SENIOR NEWS

By Pat Becker

Here are a few of the activities coming up at the Andover Senior Center.

Women's health series

Two new health options available at the center for women, strength training and yoga, will be introduced and explained Friday, Oct. 2, at 9 a.m. Meet instructors, see equipment and demonstrations. Women of all fitness levels are encouraged to attend. Preregistration would be appreciated. The cost is \$1.

Movie matinee

Beaches, a movie starring Bette Midler and Barbara Hershey, will be shown Monday, Oct. 5, at 12:30 p.m. This is the story of the ups and downs of two women through a lifetime of friendship.

Fix-it shop

The fix-it shop will be held Tuesday, Oct. 6, from 1 to 3:30 p.m. Small appliances or household items in need of repair are welcome. This service is limited to senior citizens.

Men's breakfast

The monthly men's breakfast will be held Friday, Oct. 9, at 8:30 a.m. Pancakes will be served. Henry Metz will give a talk on the latest "Business Buzz." Reservations may be made by calling the center.

Computer training for beginners

A two-session course, geared toward the beginner who knows nothing about how to operate a computer, will be held Thursdays, Oct. 6 and 13, from 1 to 3 p.m. The cost is \$15. Preregistration is required. Ask for Pat.

Strength training for women

This class will begin Wednesday, Oct. 14, from 9 to 10 a.m. and run for eight consecutive weeks. Cost will be \$15, plus a one-time book fee of \$15. Complete information will be available at the Oct. 2 women's health meeting.

Yoga class

An eight-week beginner's yoga class will be held Wednesdays from 2:30 to 3:30 p.m. beginning Oct. 14. Complete and information and demonstration will be available at the women's health series.

Literature course

"The Maine Coast through Literature" will be the subject of a six-week course beginning Wednesday, Oct. 14, from 1:30 to 3 p.m. Life along the Maine coast will be explored through the eyes of Sarah Orne Jewett, Elisabeth Ogilvie, Rachel Carson and Anita Shreve. Register prior to the first class and pick up a reading material list at the center.

Pumpkin and bake sale

The annual harvest sale featuring pumpkins, fall crafts and a bake table will be held Friday, Oct. 16. Donations of baked goods would be greatly appreciated.

Russian cultural performance

The Senior Center will host a Russian cultural performance Sunday, Oct. 18, at 2 p.m. The afternoon will include musical performances, ethnic dance and a smorgasbord of Russian food. Admission is free and reservations are not necessary. Plan to arrive prior to the start of the performance at 2.

Monday's movie

Multiplicity, a comedy starring Michael Keaton, will be shown Monday, Sept. 28, at 12:30 p.m.

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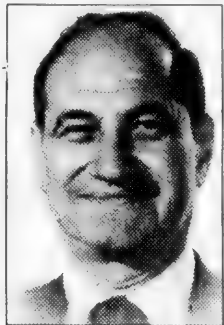


OBITUARIES

Harry Axelrod Businessman, bon vivant

Harry Axelrod, 82, of Alden Road died Monday, Sept. 21, at home.

Mr. Axelrod, the son of the late Davis and Ida (Friedman) Axelrod, was born April 6, 1906 in Lawrence and grew up on Tower Hill. He graduated Phi Beta Kappa from Syracuse University.



Harry
Axelrod

He was a lieutenant in the Navy during World War II. Some of the medals he received were the American Theatre Ribbon, the Victory Ribbon, Asiatic-Pacific with 6 Stars, and the Philippine Liberation Medal.

After the war he returned to Lawrence and followed his father into the real estate business. He developed housing for returning veterans in Methuen and Andover.

Mr. Axelrod also owned Walbuck Crayon Co., a small crayon company on Haverhill Street in Lawrence.

Then he became interested in the motel industry. He sold the businesses in 1985

for \$100 million. He had owned Sheraton Rolling Green, Sheraton Boxborough, Sheraton Lincoln in Worcester, Sheraton Mansfield, and Quality Inn in Mansfield.

He also owned a management company.

"He was a great businessman with a great sense of timing," said Theodore L. Russem of Andover, his lifelong friend, who owned Russem's department store in Lawrence with his brother for many years.

Mr. Axelrod was a colorful character about town.

"He was a bon vivant and lived a full life," said his friend Carl Bindman.

Mr. Axelrod drove his convertible with the top down year round, and was fond of a good cigar.

He skied around the world, yet never moved from his Andover home. He also loved to golf and was a member of Indian Ridge Country Club and North Andover Country Club.

Mr. Russem said his friend was most fond of the human contact golf brought him rather than the opportunity to compete athletically.

"He was a social golfer," said Mr. Russem.

Mr. Axelrod was also known for his sense of humor.

Mr. Axelrod was involved in Republican politics and was a chairman of the

Andover Republican Town Committee.

He was involved in many organizations, including the Andover Kiwanis, St. Botolph Club in Boston, Temple Emanuel, Lawrence General Hospital, Massachusetts General Hospital and Schepehns Eye Institute.

He was president of the Massachusetts Hotel and Motel Association, director of First Essex Bank and trustee of Danvers State Hospital.

"He was the most generous and charitable man and much admired and respected," said Mr. Russem.

Members of his family include his wife of 59 years, Evelyn (Neumark) Axelrod of Andover; son, John P. Axelrod of Boston; daughters, Jane Axelrod and her husband, Roy Dobbelaar of Andover, and Nancy Axelrod; and two grandchildren, Nicholas and Ariel.

A funeral was held at Temple Emanuel. Burial was in Temple Emanuel Cemetery, Lawrence.

Memorial contributions may be made to the Harry and Evelyn Axelrod Garden Fund, c/o Temple Emanuel, 7 Haggetts Pond Road, Andover 01810.

A memorial observance was scheduled for Wednesday, Sept. 22, from 3 to 6 p.m. at his residence.

Arrangements were by H.L. Farmer & Sons Funeral Home, Haverhill-Bradford.

Deaths Elsewhere

HOLLAND — Roy G. Holland, 71, formerly of Methuen, died Sunday, Sept. 20, at Winter Haven Hospital in Winter Haven, Fla.

Mr. Holland, who worked for the Raytheon Co. in Andover before he retired, was a member of the International Brotherhood of Electrical Workers 1505 of Andover, and the Andover Elks.

YOUNG — Patricia Ann (Monahan) Young, 57, of Salem, N.H., died Monday, Sept. 21, at Parkland Medical Center in Derry, N.H.

Mrs. Young was a tax examiner for the Internal Revenue Service in the Andover facility for 15 years.

Elsie M. Hadley Lived here for 82 years

Elsie M. (Slater) Hadley, 102, of 30 Chestnut St., died Tuesday, Sept. 15, at Nevins Nursing and Rehabilitation Center in Methuen.

Mrs. Hadley was born in Lawrence. She had lived in Andover for 82 years.

For much of that time she belonged to Free Christian Church and participated and volunteered in many of its activities.

Mrs. Hadley derived pleasure from knitting and crocheting for her children, grandchildren and great-grandchildren.

Members of her family include her son, Leslie R. Hadley of Levittown, Pa.; grandchildren, Sally W. Magner of Andover, Dr. Pamela Wansker of Falmouth, Maine, and Richard Wansker of Haverhill, whom she raised after her daughter, Margaret (Hadley) Wansker, died in 1976, David Hadley of Florida, Leslie M. Hayes and Jean L. Holtzworth, both of Pennsylvania; and nine great-grandchildren.

Memorial services were held Friday at Free Christian Church. Burial was in Spring Grove Cemetery.

Arrangements were by Caron Funeral Home in
(Continued on page 39)

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OBITUARIES

The *Townsmen* will publish obituaries of Andover residents without charge.

The paper also will publish without charge a short announcement of those people who died and did not live here, but are related to someone who lives in Andover. This listing will include the name of the deceased, where he or she lived, when he or she died, and names of relatives in Andover.

Those who wish to have a complete obituary published about a person who did not live in Andover can pay for a death notice. The cost of a death notice depends on the length of the notice. Questions? Call Jack Grady or Taylor Armerding at 475-1943.

Elsie M. Hadley

(Continued from page 38)

North Andover.

Memorial contributions may be made to Free Christian Church, 31 Elm St., Andover 01810.

Robert C. Hannigen

Was an industrial buyer and purchasing agent

Robert C. Hannigen, 80, of Summer Street died Saturday, Sept. 19, following a long illness, at Wingate at Andover.

Mr. Hannigen was born in Bath, Maine. He later lived in Amesbury and graduated from Amesbury High School in 1935. He attended Worcester Polytechnic Institute and served in World War II.

Mr. Hannigen was an industrial buyer and purchasing agent in textile machinery and electronics when he retired from E.C.A. in Cambridge in 1987.

He volunteered as a patient representative at Lawrence General Hospital and was a member of the emergency PRIDE team for several years.

Members of his family include his wife of 48 years, Hattie (White) Hannigen of Andover; daughter and son-in-law, Susan and John Butler of Medfield; son and daughter-in-law, Thomas and DeAnna Hannigen of Taipei, Taiwan; four grandchildren; several nieces and nephews; and one cousin.

A funeral Mass was said Tuesday at St. Augustine Church. Burial was private Wednesday in Pittsfield, Maine.

Arrangements were by Dewhirst & Conte Funeral Home.

Memorial contributions may be made to Home Health V.N.A., Hospice and Home Care, 1 Water St., Haverhill, MA 01830.

Charles V. Magno

Was active member of Andover Senior Center

Charles V. Magno, 80, formerly of Frye Circle, died Saturday, Sept. 19, at Mary Immaculate Nursing Home in Lawrence.

Mr. Magno was born and educated in Revere. He had lived in Melrose before he moved to Andover.

Mr. Magno was a manager at the Bon Marche store in Lowell for many years.

He was an active member of Andover Senior Center.

Mr. Magno enjoyed building and masonry work, cooking, the beach and spending time with his family.

Members of his family include his sons, Stoughton Richmond of Caldwell, Ga., and Charles Page Magno of Easton; daughters, Eleesa Magno Sibley of Plymouth, N.H., and Susan Magno Guerrier of Scottsdale, Ariz.; and three granddaughters.

He was the widower of Mary Page Magno.

Burial was private.

Arrangements were by Dewhirst & Conte Funeral Home.

Memorial contributions may be made to Andover Senior Center, 36 Bartlet St., Andover, 01810.

Jean Robertson

Lived in Andover from the mid-1950s to the early 1970s

Jean (Brown) Robertson, 79, of Freedom, N.H., died of leukemia Aug. 19 at Maine Medical Center in Portland, Maine.

Mrs. Robertson was born in Lowell. She graduated from Billerica High School and Katharine Gibbs in Boston.

She and her late husband, Richard Gilman Robertson, lived in Andover from the mid-1950s to

the early 1970s.

In the 1950s, they purchased a house in Freedom, N.H., for their retirement and Mrs. Robertson and the children spent their entire summers there.

She was active in the community and in First Christian Church. She was a member of the church choir and Lady's Guild and was a deacon and a trustee. She helped with the Food Pantry and with the Davidson Scholarship Fund.

Members of her family include her sons, Douglas Gilman Robertson of North Hero, Vt., David Allen Robertson of East Hampton, N.Y., Donald Brown Robertson of Sagaponack, N.Y., and Richard Gilman Robertson Jr. of Alpharetta, Ga.; daughters, Carolyn R. Dalton of Atlanta, Ga., formerly of Andover, and Ann R. Armenio of Saratoga Springs, N.Y.; sister, Elizabeth "Libby" Fowler of Freedom, N.H.; brother, Robert Brown of Redwood City, Calif.; 12 grandchildren; two great-grandchildren; three nieces; and four nephews.

A Service of Remembrance and Thanksgiving for the Life of Jean Brown Robertson was held at First Christian Church. Arrangements were by Lord Funeral Home in Center Ossipee, N.H.

Memorial contributions may be made to the Rev. George T. Davidson Jr. Scholarship Fund, First Christian Church, P.O. Box 502, Freedom, NH 03836.

William A. Marcinkevicius

Office manager at AT&T for 30 years

William A. Marcinkevicius, 63, of Andover and Alton, N.H., died Thursday, Sept. 17, in Alton.

Mr. Marcinkevicius was born and educated in Lawrence and was a graduate of Lawrence High School. He attended the Radio Technology School in Boston and took courses in drafting.

Mr. Marcinkevicius served four years in the Navy and three years in the Marines.

He lived in Andover and also had a home in Alton Bay for the last six years.

Mr. Marcinkevicius was an office manager at AT&T for 30 years until he retired in 1991.

He was a member of the Knights of Columbus in Methuen, Veterans of Foreign Wars of Alton and American Rifle Association.

He enjoyed many hobbies, particularly hunting, fishing and sailing.

Members of his family include his wife of 37 years, Phyllis B. (Hughes) Marcinkevicius of Andover; daughter and son-in-law, Lorian M. and William C. Sheridan of Andover; brother, Charles Marcinkevicius of Salem, N.H., and several nieces and nephews.

A funeral Mass was said Tuesday at St. Francis Church in Lawrence. Burial was in West Parish Garden Cemetery.

Arrangements were by Boles Memorial-Baron McAuliffe-Yameen Funeral Home in Lawrence.

Elliot W. Winnick

Musician, actor, director, producer of radio, TV, stage; marketing manager

Elliot W. Winnick, 72, of Ft. Myers, Fla., died Tuesday, Sept. 15, after a brief illness.

Mr. Winnick was born in the Bronx, N.Y.

He was a professional trombonist during the Big Band era, actor, director and producer of radio, TV and the stage, and a marketing manager.

He moved to Andover in 1975, where he lived until 1989, when he retired from Parker Brothers Games in Beverly.

Mr. Winnick was a founding member of Andover Choral Parents Society and was active with Andover Community Theatre, Garrett Players in Lawrence and the Theatre at Brooks in North Andover.

Members of his family include his wife of 39 years, Nona (Pitkin) Winnick of Ft. Myers, Fla.; son and daughter-in-law, Ross and Claire Winnick of San Diego, Calif.; son, Jay Winnick of New York

City, N.Y.; and grandchildren, Donna and Mitchell of San Diego.

A memorial service was held Sept. 20 in Ft. Myers. Burial was private.

Memorial donations may be made to the American Heart Association; or to the Winnick Family Theater Award — Andover High School Scholarship Fund (given annually to a deserving AHS graduate), care of Robert Lague, chorus director, Andover High School, Shawsheen Road, Andover 01810.

Edwin R. Stevens Jr.

Salem State staff associate for facilities retired in 1987

Edwin R. Stevens Jr., 73, of Peabody died Sunday, Sept. 20, at Peabody Glen Nursing Center.

Mr. Stevens was born in the Ballardvale section of Andover. He graduated from Central Catholic High School in Lawrence and attended Wentworth Institute in Boston.

The Navy veteran earned many service medals while serving in the Pacific during World War II and in the Korean War.

Mr. Stevens was a staff associate for facilities at Salem State College for 35 years before he retired in 1987.

Members of his family include his daughters and sons-in-law, Patricia A. and Paul Piraino of Danvers and Kathleen and Michael Frenklach of Orinda, Calif.; sons, David A. Stevens of Cincinnati, Ohio, and Michael W. Stevens of Lynn; sister, Arlene Stevens Coon of North Andover; brother, Richard E. Stevens of Lawrenceville, Ga.; six grandchildren; and several nieces, nephews and cousins.

He was the widower of Doris M. (Bourque) Stevens.

A memorial service was held Wednesday at Mackey Funeral Home in Danvers.

Bettina R. Howard

Was born and educated here

Bettina R. (Greenwood) Howard, 71, of Lawrence, died Tuesday, Sept. 22, at Lawrence General Hospital.

Mrs. Howard, an avid bingo player, was born and educated in Andover. She had lived in Lawrence for many years.

She was the widow of Thomas J. Howard and the mother of the late Bettina Howard.

Members of her family include her sons, Frank Howard of Methuen, Andrew Howard of Las Vegas, Nev., and Ralph Howard of Lawrence; daughters, Stephanie Howard of Methuen, Dorothy and her husband William Moran, also of Methuen, Barbara Howard of Buffalo, N.Y., Norma Vieweg of Lawrence, and Marie and her husband Richard Szymaszek of Lowell; a brother, Ralph Greenwood of Andover; sisters, Dorothy Low of Andover and Beatrice Asadoorian of Bradford; 15 grandchildren; two great-grandchildren; and several nieces and nephews.

Funeral services will be held at 11 a.m. tomorrow, Friday, at Charles F. Dewhirst Funeral Home, 80 Broadway, Methuen.

Cremation will follow.

Family and friends may call Friday morning from 10 to 11 before services at the funeral home.

Obituaries are a free service of the *Townsmen*, which receives information from funeral homes and family members.

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Business

Business briefs ...

O'Connell named president of insurance association

Connie O'Connell AAI, AIS, CPIW, a consultant with ISI Systems in Andover, has been installed as president of the Massachusetts Association of Insurance Women. MAIW is affiliated with the National Association of Insurance Women International, an association of insurance professionals dedicated to the development of leaders in the insurance industry.

Business/dinner meetings are held at various restaurants throughout the state. Guest speakers keep members up to date on topics such as customer service, selling techniques and the latest legislation that affects the industry.

For information, call O'Connell at 682-5500, Ext. 2165.

Techprint celebrates 25th

Techprint, Inc., founded by Andover resident Paul J. Durant Sr. in 1974, will celebrate its 25th anniversary at 137 Marston St., Lawrence, with an open house today, Thursday, Sept. 24, from 1 p.m.-6 p.m. Tours are scheduled from 1 p.m.-4 p.m., with a reception to follow from 4 p.m.-6 p.m.

Techprint, which moved to Lawrence in June 1997 from Woburn, is a specialty printing company whose products include labels, nameplates, membrane switches, keyboard design and assembly and engineering services.

The company recently won two national awards for T-shirt transfer designs, for Mill City Brewery and Trout Unlimited.

It employs about 100 people.

Invited guests include Lawrence Mayor Patricia Dowling, state Rep. Paul Iannuccello, city councilors and other local and regional officials.

Felicia's Bakery & Cafe announces grand opening

Felicia's Bakery & Cafe announces its grand opening will be Wednesday, Sept. 30, at 67 Park St. Customers can stop in to taste the food, and enter to win a free round-trip ticket on American Airlines. Felicia's specializes in European cakes, pastries and gelato, and serves those who are dining in, or need a special cake for an occasion. Customers can start the day with sample of its coffees, featuring Seattle's Best Coffee. For lunch, there are fresh, hand-carved roasted turkey and beef tenderloin sandwiches or wraps, salads, and homemade soups. After dinner, Felicia's features pastries, "Just

(Continued on page 41)

Seeking a slice of the bread market

You could say that Barbara Avery just bakes bread.

But then, you could say that Tiger Woods just plays golf, that Mark McGwire just plays baseball, or that Tom Clancy just tells stories.

Avery, who is busy getting ready to open her new Andover Bread Company during the first week of October at 15 Railroad Ave., right at the MBTA commuter rail stop, has been both baking breads and creating them for more than a decade.

And her new bakery, which features a mammoth hearth oven from Pavailler of France — about seven feet wide and deep, and eight feet tall — is called an "artisan" bread shop, which means, among other things, that there is none of this assembly-line production involved. "It's breads that are traditionally baked, hand-crafted, mixed from scratch," she says.

A recent arrival to the area, after her husband left Eastman Kodak for a better job with Raytheon Optical Systems, Avery has spent most of her life and career in upstate New York.

She got a bachelor's degree in food administration from the Rochester Institute of Technology, worked for Wegmans Food Market in Rochester for about 10 years, and during that time trained with Daniel Leader, owner of Bread Alone in Woodstock, N.Y. and dean of baking at the French Culinary Institute in New York City.

For Wegmans she managed the bakery department and eventually became "lead product developer and baker trainer" for the company's 55 in-store bakeries.

Product development, she says, is what it sounds like — creating new types of breads.

Her bosses would come back from traveling, "and tell me, 'We saw this so-and-so type of bread. Can you make it?' Or else they'd bring me a piece of something and ask if I could make something like it. So the challenge was to come up with a new product."

Avery says after a certain amount of experience, it became easier to create new breads. "There is always a certain range of things that go into it," she says. "Salt is always going to be in the 1- or 2-percent range. You can tell the amount of water by the texture, and yeast is generally 1 or 2 percent as well."

The training of the bakers came when one of those new products was approved, and the company decided to launch it in the stores. Avery would give the bakers a formula — she doesn't call them recipes — and then a "job aide," or what might be considered a very detailed recipe, with specific instructions not only on what ingredi-

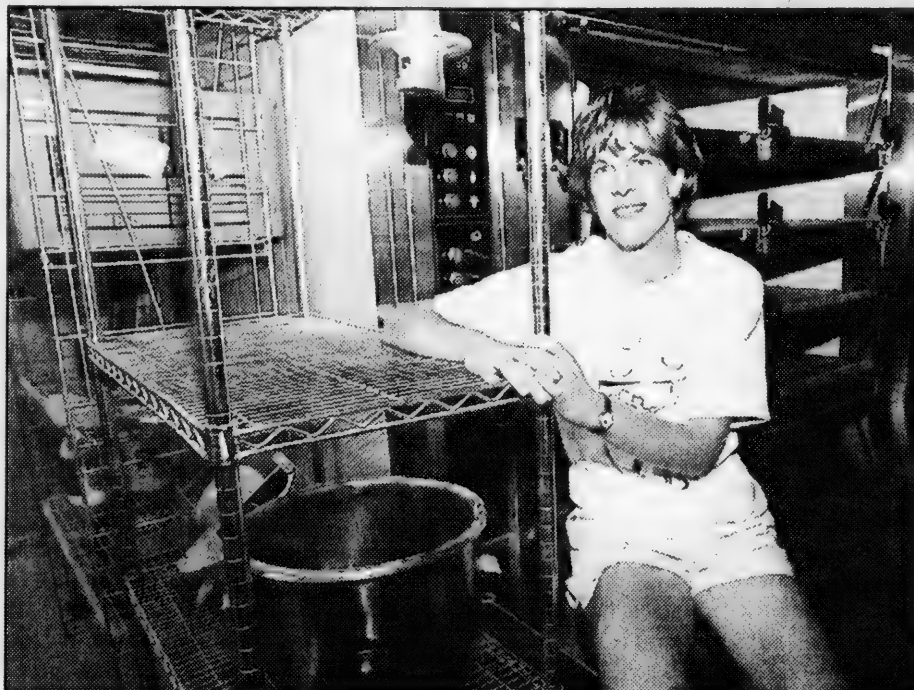


Photo by Lisa Adelsberger

She'll loaf all day — Barbara Avery poses in front of her hearth oven from Pavailler of France, which can handle 150 loaves of bread at once.

ents to use, but how to use them as well.

Her dream has been to do all this in her own shop. And after moving to the area, setting out to search for a location and running across the old train warehouse on the T platform, she said she knew in a moment that this was her spot.

"I couldn't believe it," she says.

Besides a wide-open space that makes just about the entire operation visible to customers, with the central focus on the mammoth oven, the space has atmosphere. There are exposed brick walls, exposed beams, and a giant window facing the platform where commuters will arrive and depart on the trains.

Avery says she hopes the smell of fresh bread wafting out of that window as commuters get off the train after a hard day in Boston will be hard to resist.

She is also hoping they won't be able to resist the temptation to sit down for some coffee and dessert as well. Beyond the counters, there will be seats for customers, and besides the breads, she intends to make fruit tarts, frangipane, coffee cake, cookies and muffins, and offer coffees, espresso drinks, teas and juices.

"Desserts are one of my passions," she says.

Still, the central focus will be on breads — a variety of what she calls European-style hearth-baked breads including Baguette (long, thin, crusty French), Country Italian (large, round and airy on the inside), Ciabatta (Italian, rectangular and somewhat flat),

Semolina (made from the same flour used to make pasta), Sourdough (chewy, crusty) and Focaccia (like Ciabatta, with different flavors on the top).

And why is it that "artisan" breads taste better than those that come from assembly line production?

Avery says it is largely due to the amount of time the dough is allowed to rise, or "ferment." That, she says, is what creates the flavor. "It allows the good bacteria in the flour to multiply, just like in a beer or a cheese."

The mass-produced breads are given a very short time to ferment, while artisan breads run from five or six hours up to 24 hours for sourdough.

Once she gets into her production cycle, Avery says she hopes to produce 30 to 40 loaves of each type of bread per day. Her oven can easily accommodate that volume since it will hold more than 150 loaves. The oven, she says, was shipped in pieces from France, and then reassembled by a technician.

"It has four ceramic decks, so it's like you're baking the bread on stone, except it's a ceramic. It also has steam injection, which gives you a crispier crust," she says.

Avery plans to be open from 6 a.m. to 6:30 p.m. Monday-Friday, from 7 a.m. to 5 p.m. Saturday and 8 a.m. to 2 p.m. Sunday.

She hopes to hire about 15 part-time employees, but plans to make most of the main event herself.

"I'm going to be the primary bread baker," she says.

BUSINESS

(Continued from page 40)

like gram used to make."

Jackson visits France on naval deployment

Navy Petty Officer 2nd Class **Steven J. Jackson**, a 1993 graduate of Greater Lawrence Vocational Technical High School in Andover, recently visited France while on a six-month deployment to the Mediterranean Sea and Arabian Gulf aboard the aircraft carrier *USS Dwight D. Eisenhower*, home ported in Norfolk, Va.

During the port visit to Cannes, Jackson joined the French in celebrating Bastille Day, their national holiday. Crew members also refurbished and landscaped a retirement home that housed 70 elderly men and women.

Jackson's ship was awarded the 1997 Ships Store Best Sales and Service Award in the Atlantic Fleet. The recognition demonstrates the ship's commitment to providing quality service and improving sailors and marines quality of life.

Carriers like *USS Dwight D. Eisenhower* are forward-deployed around the world to maintain a U.S. presence and provide rapid response in time of crisis.

Jackson joined the Navy in April 1993.

Morris passes CPA exam

The Boston-based accounting firm, Vitale, Caturano and Company, CPA's, P.C. (VCC)

announced that staff accountant **Roberta Morris**, of Andover, successfully passed the CPA exam.

Morris joined the professional staff in January, providing a variety of tax accounting and business advisory services for VCC's client base. She received a bachelor of science degree in business administration from the University of Massachusetts Lowell.

Morris was treasurer of the Accounting Society and a member of the Beta Gamma Sigma Honor Society for Accredited Business Programs. She was also a member of the Sigma Iota Epsilon Honorary and Professional Management Sorority.

"Roberta has proved to be an invaluable asset to our team. She has consistently shown a keen understanding for the technical rules and regulations affecting her client

base," said Richard Vitale, chairman.

Vitale, Caturano and Company, CPA's, P.C., is a 90-plus CPA firm, advising closely held businesses in a variety of industries. The firm provides accounting, tax, technology, estate, financial and retirement planning services. The firm is ranked locally as one of the top 25 CPA firms by the *Boston Business Journal*.

Chamber sets Network '98

The Merrimack Valley Chamber of Commerce, in conjunction with area chambers of commerce, will present Business to Business Network '98 Thursday, Oct. 1, from 11 a.m. to 5 p.m., at Ramada Rolling Green on Route 133.

Exhibitors can look forward to professionally-decorated booths, antique auto show, new auto show, free raffles and door prizes, a morning business seminar and luncheon.

For more information, call Joe at 686-0900.

Towner named assistant director of document center

The Northeast Document Conservation Center (NEDCC), in Andover, has announced that **Mark Towner** has been appointed assistant director. He formerly served as director of project art the University of Iowa Hospitals and Clinics, in



Mark Towner

TSB Foundation gives grant to Young Widows/Widowers

Young Widows and Widowers, Ltd., with a chapter in Andover, was one of several local non-profit organizations to receive a financial award of \$1,000 from TSB Charitable Foundation. The foundation, established in 1997 through an endowment of \$550,000 from The Savings Bank, presented a total of \$30,000 to 24 non-profit organizations during the first distribution of funds. The award was presented by TSB Charitable Foundation Directors **Louisa Tanner** and **Jay Timmons** to **Lori Maguire**, executive director of Young Widows and Widowers, Ltd.

More than 43 organizations in 14 communities presented applications totaling more than \$260,000. Awards were based on a number of factors, including intended use of the funds by the organization and the organization's status as a publicly-supported charity. Organizations that received awards are located in the areas serviced by The Savings Bank, with a focus on those serving the residents of Andover, Lynnfield and Wakefield.

Young Widows and Widowers, Ltd. will use the funds to supplement the operating expenses of its chapters located in Andover



Helping hand — **Louisa Tanner** (left) and **Jay Timmons** (right), directors of the TSB Charitable Foundation, present a check to **Lori Maguire**, executive director of Young Widows and Widowers Inc.

and Wakefield. Young Widows and Widowers, Ltd. conducts mutual help groups at Marland Place, 15 Stevens St., Andover. For information call group facilitator **Francyne Fuller**, LSW, at 475-8186 or director **Lori Maguire** at (603) 893-2470 or toll-free (888) 999-5838.

For more information on The Savings Bank or the TSB Charitable Foundation, contact The Savings Bank at 357 Main St., P.O. Box 30, Wakefield, MA 01880.

Iowa City, Iowa.

His previous experience includes management positions at the Davenport Museum of Art in Davenport, Iowa; American Craft Museum in New York; and at the archives at the Metropolitan Museum of Art.

Towner has a master of fine arts degree from Cranbrook Academy in Bloomfield Hills, Mich., and a bachelor of arts degree from Columbia College in Chicago, Ill. He has relocated to Andover with his wife, **Maria Cusumano**, and son, **Marco Cusumano-Towner**.

Towner replaced **Jim Keneklis**, who retired in August. Keneklis was assistant director of NEDCC since 1991.

NEDCC is a nonprofit regional con-

servation center specializing in the treatment of paper-based materials including books, photographs, maps, posters, documents, and works of art on paper. It performs paper conservation, book and binding conservation, preservation microfilming, and duplication of photographic negatives.

Its purpose is to provide conservation services and to provide information and training for institutions and individuals that hold paper-based collections. The center provides consulting services, conducts workshops and conferences, and provides disaster assistance.

For information about the center, contact NEDCC, 100 Brickstone Square, Andover 01810; 470-1010; or NEDCC's web site at www.nedcc.org

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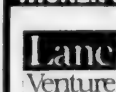
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Sports

AHS fall varsity sports teams not wasting any time

By Rick Harrison

Andover High fall varsity sports teams are off to a flying start.

The nine teams have thus far combined for an outstanding 22-5-1 won-lost-tied record.

Both soccer teams, girls volleyball and the golf squad are undefeated, along with football and girls cross country, which won their recent season openers.

GIRLS SOCCER

The Andover High girls varsity soccer team parlayed a stingy defense and opportunistic offense into a trio of recent Merrimack Valley Conference wins.

The locals improved to 4-0 with victories over Lowell (4-0), Haverhill (3-1) and Tewksbury (3-0).

Schedule

The Lady Warriors hosted Dracut yesterday, entertain Methuen Saturday on AYSA "Uniform Night" at Lovely Field (7 p.m.) (see sidebar, below), and play Chelmsford next Tuesday night at the Lions' Simonian Stadium (7 p.m.).

Scoring leaders

Kasey Dexter is the top marksman with four goals and two assists, followed by Katie Sullivan and Megan Munroe with three goals, one assist each.

Andover 3

Tewksbury 0

The Lady Warriors, with an earlier 6-1 victory over Tewksbury to their credit, inched ahead 1-0 on the first of junior midfielder Kasey Dexter's two goals at 8:14 of the opening half.

Capt. Katie Sullivan collected the assist when Dexter punched home the rebound of her shot after TMHS keeper Molly Boyle made the initial save.

AHS clung to the slim 1-0 lead until 23:49 of the second half, when Dexter was credited with an unassisted goal.

Dexter took a shot and was the last Andover player to touch the ball, although it was a Tewksbury defender that accidentally deflected the shot onto the net.

The final goal came on a textbook play with just over two minutes left (77:48).

Senior midfielder Danielle Massiello chased the ball deep into the left corner and booted a crossing pass to senior forward Shannon Callahan-Higgins.

Callahan-Higgins re-directed the pass into the net for her first varsity goal.

"It was very humid and we got off to a slow, sluggish start," said coach Dick Loschi. "I gave them Sunday off, which I rarely do, and for various reasons we didn't have our normal pre-game warm-up time."

"We played much better in the second half, however, and Tewksbury was more competitive than in the season

opener."

Andover senior keeper Beth Schapira registered her first shutout of the season, while TMHS netminder Boyle finished with 11 saves.

Also playing well for the locals were junior forward Amy Axelrod, senior midfielder Jaime Wilson and senior forward Jen Lambert.

Andover 3

Haverhill 1

The Hillies didn't fall easily in their home game at the Northern Essex Community College field.

Junior forward Megan Munroe produced the only goal of the first half just 4:15 into the game.

A long clearing pass by junior defender Brittany Traynor initiated the scoring play, which Munroe completed by running down the ball and firing home a quick shot.

Munroe's second goal of the game, and third of the season, was unassisted at 19:26 of the second half and made it 2-0.

She stepped in front of a Haverhill clearing pass, creating a breakaway, and scored with a shot to the upper left corner.

Sophomore midfielder Lisa Tisbert capped the AHS offense six minutes later (25:43) with a play similar to Munroe's, except that Tisbert finished off by deking the goalkeeper and tapping the ball home.

Lady Warriors' netminder Kaitlin Dargan made three saves as the locals held a mammoth 35-4 shots-on-goal edge.

"We got off to another slow start, and we're still not finishing our chances well," said coach Loschi. "Our experience and overall conditioning helped us pull this one out."

Also playing well were senior midfielders Courtney Famiglietti and Jaime Wilson, along with junior defender Jessie DeFrancisco.

Andover 4

Lowell 0

Senior goalkeeper/Capt. Kaitlin Dargan was required to make only two saves on the way to her first shutout of the season.

The offense was provided by four players, with senior striker/Capt. Katie Sullivan breaking the scoreless tie by netting her third goal at 29:33 of the opening half.

She took a diagonal pass through the middle from midfielder Kelly Walsh and lifted a high shot over the goalie's head.

All three second-half goals were unassisted and came just six minutes apart.

Senior forward Ingrid Lapsa (28:20) and junior forward Alison Corey (34:09) connected during goalmouth scrambles, while Lisa Tisbert left-footed a shot to the bottom left corner of the Lowell net at 34:44.

"During the first 68 minutes of the game we outshot them 34-2, but only had one goal to show for it," said coach Loschi. "The Lowell keeper played well, but we also made her look even better by shooting the ball right at her many times."

"We stuck with it, didn't get too discouraged, and the end result showed our preparedness."

Contributing strong efforts for the winners were junior defender Jessie DeFrancisco and senior middies Courtney Famiglietti and Danielle Massiello.

BOYS SOCCER

Paul Bellacqua netted the first hat trick of the season for the Andover High boys soccer team, as the potent Golden Warriors blasted a young Tewksbury squad 9-0 recently under the lights at Lovely Field.

Although it's still early in the season, it appears Andover, Dracut and Chelmsford are the powers in the Merrimack Valley Conference this fall.

Schedule

Coach Dave Amundsen's crew hosted Central Catholic last night in the makeup of Tuesday's rainout, and the locals host Lowell this evening on AYSA "Uniform Night" under the lights at Lovely Field (7 p.m.). Andover will also play at Billerica on Saturday.

Scoring leaders

Paul Bellacqua tops both Andover and the MVC in scoring with seven goals and five assists, while Justin LeCam has three goals, one assist and Josh Gagnon two goals, two assists.

Andover 9

Tewksbury 0

The last time Andover scored nine goals in a game was on Oct. 14, 1993 when the locals belted Methuen, 9-1.

Coach Amundsen could not recall any games during his 23-year tenure where the Golden Warriors scored more than nine.

"I couldn't ask for more from our kids. We kept the pressure on and handled the ball well," said Amundsen.

"We played everyone on our roster. Tewksbury deserves credit because they never gave up."

Paul Bellacqua added two assists to his hat trick, while freshman forward Mike Grieco was the other multiple scorer with his first two varsity goals.

Adding one goal and one assist each were Justin LeCam and sophomore Josh Gagnon.

Freshman midfielder Matt Bengston and sophomore defender Jim Hale also netted their first varsity goal. Geordie Miliotis had one assist.

Combining for the team's third shutout were keepers Bob Rawlinson (first half, six saves), Chris Morrissey (30 minutes, four saves) and sophomore Dan Bellacqua (10 minutes, no saves).

Paul Bellacqua (14:00), Hale (15:31) and Gagnon (18:32) got Andover off and running with three first-half goals less than five minutes apart.

Andover led 5-0 at the half.

FIELD HOCKEY

The Andover High girls varsity field hockey team moved its overall record to 2-3 by splitting a pair of 2-0 games recently, blanking Lowell and being shut out by Chelmsford.

Tuesday's scheduled game with Tynsboro was rained out.

Schedule

Andover played at Haverhill last night, hosts Methuen Saturday morning

(Continued on page 46)

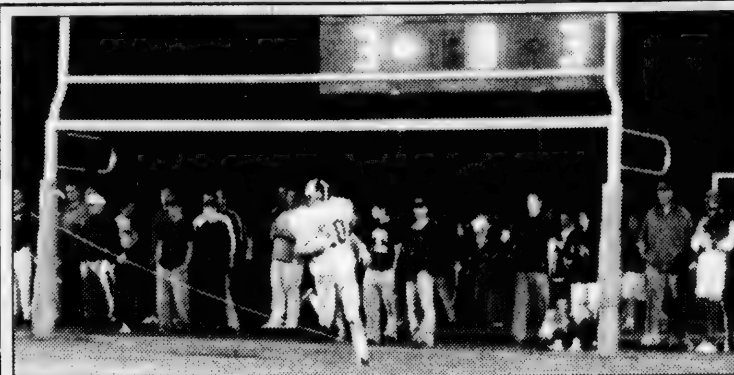


Photo by Lisa Adelsberger

AHS quarterback Rick Johnson makes it into the end zone, but the touchdown was called back. No problem — Andover (again) won easily over North Andover, 20-6.

Warriors make it 9 wins in a row over North Andover

By Rick Harrison

Veteran quarterback Rick Johnson broke a 6-6 fourth-quarter tie by scoring on a one-yard plunge, and pitching a four-yard TD pass to junior end Pat Murnane, as the Andover High varsity football team opened with a 20-6 non-league victory over North Andover under the lights at Alvah G. Hayes Stadium.

The Golden Warriors piled up 294 yards total offense on the way to their ninth straight victory over North Andover since the former Thanksgiving Day rivals renewed their ancient series in 1987.

"Johnson threw the ball very well and also had a couple of long runs," said AHS head coach Ken Maglio. "He adds another dimension back there because he can tuck the ball and run at any time."

"Opposing defenses have to respect that, and it opens up other facets of our offense."

Andover collected 224 of its yards on the ground on 33 rushes, with leading ground-gainer Tony Morando (14 carries, 80 yards) scoring the first Andover touchdown on a nine-yard run.

"A big reason for our success against North Andover was our ability to control the ball," said Maglio. "We worked very hard on our running game during the pre-season, and it got stronger with each scrimmage."

"We want to establish the run in these first two (non-league) games because we'll definitely need it in our (Merrimack Valley) conference."

Andover mounted the game's first threat in the opening quarter, marching inside the Scarlet Knights' 30 yard line before a fumble stopped the drive.

That, however, was the locals' only turnover as they protected the ball well.

There was also a field goal attempt after AHS Capt. Charlie Daher broke through from his defensive tackle position to block a punt in the first quarter. Sophomore placekicker Casey Rillahan's kick was doomed, however, by a bad center snap.

North Andover, which did not complete a pass (0-for-10) and was held to 140 yards rushing by the Andover defense, took a brief 6-0 lead with its only touchdown early in the second period.

The Golden Warriors came right back to tie it, mounting a long sustained drive following the kickoff.

The biggest play was a 22-yard pass completion from Johnson (5-for-8, 70 yards) to senior halfback Chris Cordima.

Cordima, Morando and 210-pound fullback Chris Wholey also ripped off a series of strong runs while alternating

carries.

Morando capped the trek when he knifed off left tackle for a nine-yard TD run.

A poor center snap resulted in a block of the attempted go-ahead PAT kick.

"We made four first downs during the drive and there was some excellent blocking up front," said Maglio.

Late in the half Johnson ripped off a long run that almost resulted in a touchdown. "He had one more guy to beat," said Maglio.

The rivals went to the locker room at halftime locked in a 6-6 tie.

"We cut down on the (mental) mistakes in the second half and moved the ball better," said Maglio. "Defensively we didn't have to make any major adjustments. We recognized what they were trying to do and executed against it."

Among the many defensive standouts for the winners were junior outside linebacker Louis Santiago (team-high nine tackles), Daher (seven tackles), tackle Anthony Mancini (seven tackles), Wholey at end (fumble recovery) and Johnson at safety (interception).

The final North Andover bid came in the third period, when a roughing-the-punter penalty (Andover player rolled into the kicker) kept a drive alive.

The Scarlet Knights moved inside the AHS five before big tackles by sophomore linebacker Andy Gallagher and Morando highlighted a huge goal-line stand.

Early in the fourth quarter the Golden Warriors drove 68 yards for the eventual winning points.

Johnson had a pair of key pass completions to Murnane (24 yards) and Cordima (16 yards) to keep the march alive.

Johnson snuck across from the one for the go-ahead TD, and when the rush for the extras was halted it remained 12-6.

The insurance touchdown came with about four minutes to play, AHS moving 58 yards following a North Andover punt.

Cordima contributed a 25-yard run and Johnson flipped the four-yard TD pass to Murnane. Johnson and Murnane also connected on the two-point conversion.

Andover got the ball back in the closing minute and, powered by another big Cordima run, moved down inside the 10 as the game ended.

The Scarlet Knights, who dropped a 14-8 decision to Pentucket Regional in their opener, fell to 0-2 overall.

Morando finished the game with 80 yards rushing on 14 carries, while

(Continued on page 46)

AHS annual 'Uniform Nights' tonight, Saturday

The Andover High boys and girls varsity soccer teams, in conjunction with the Andover Soccer Association, will present the annual "Uniform Nights" this evening and Saturday.

Any Andover youth soccer player wearing his/her uniform jersey to this evening's Andover-Lowell boys game or Saturday's Andover-Methuen girls game will be admitted free, provided they are accompanied by a parent, coach or other adult.

Both games have 7 p.m. starts under the lights at Lovely Field.

**COMMONWEALTH OF MASSACHUSETTS
THE TRIAL COURT
PROBATE
AND FAMILY COURT
DEPARTMENT
ESSEX DIVISION
Docket No. 98P2202-EP1
NOTICE**

In the **ESTATE OF CORINNE A. WAGLAND**, otherwise known as **CORINNE WAGLAND**.

To all persons interested in the estate of **CORINNE A. WAGLAND**, otherwise known as **CORINNE WAGLAND** late of the County of Essex Date of Death, August 22, 1998.

A petition has been presented in the above captioned matter praying that a certain instrument be probated purporting to be the last will of said deceased by **MAURICE S. CLOSE** of Andover in the County of Essex, praying that he be appointed executor thereof, without giving a surety on his bond.

IF YOU DESIRE TO OBJECT THERETO, YOU OR YOUR ATTORNEY MUST FILE A WRITTEN APPEARANCE IN SAID COURT AT Salem, 36 Federal St., Salem, MA 01970 BEFORE 10:00 O'CLOCK IN THE FORENOON (10:00 A.M.) ON October 19, 1998.

Wills only: In addition you must file a written affidavit of objections to the petition, stating the specific facts and grounds upon which the objection is based, within thirty (30) days after the return day (or such other time as the court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Edward J. Rockett, Esquire, First Justice of said Court. Date September 15, 1998.

Pamela Casey O'Brien Register of Probate Court September 24, 1998

MAURICE S. CLOSE,
ESQ.

LANE & CLOSE
89 Main Street, West Mall
Andover, MA 01810
(978) 475-6032

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, October 13, 1998, at 8:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, on an application submitted by the Raytheon Company for a Site Plan Special Permit to allow for a 12,560 square foot addition located adjacent to the existing Fabrication Building within the Raytheon campus. The application

may be examined in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq.,
Chairman

September 24,
October 1, 1998

**COMMONWEALTH OF MASSACHUSETTS
LAND COURT
DEPARTMENT OF THE TRIAL COURT
(SEAL) Case No. 249544**

To **Steven R. McIntire, Pamela J. McIntire** and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: **OCWEN FEDERAL BANK FSB** claiming to be the holder of a mortgage covering real property in Andover 33 Topping Road given by **Steven R. McIntire** and **Pamela J. McIntire** to National Mortgage Company, Inc. dated July 1, 1986 and recorded with the Essex County Registry of Deeds in Book 2243, Page 52 as affected by a Confirmatory Mortgage recorded in Book 2658, Page 261, now held by Plaintiff as assignee has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 26th day of October, 1998, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, **PETER W. KILBORN**, Chief Justice of said Court this 10th day of September 1998.

Charles W. Trombly, Jr.
Recorder
September 24, 1998

**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of **MIKE & ANNE KELLY**, 7 Willard Circle, Andover, Ma. 01810 for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law and/or a special per-

mit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow additions and alterations to an existing structure on land that does not have frontage on a way as defined by the Zoning By-Law.

Premises affected are located at 7 WILLARD CIRCLE, Andover, Ma. in Single Residence C District and is shown on Assessor's Map 123 as Lot 7.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1 1998 at 7:00 P.M. on the petition of **RICHARD D. & PATRICIA A. FOX**, 99 Woburn Street, Andover, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow the construction of an attached garage which will not meet the minimum setback requirements.

Premises affected are located at 99 WOBURN STREET, Andover, Ma. in Single Residence C District and is shown on Assessor's Map 140 as Lot 1D.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of **SOUTH SCHOOL PTO, SOUTH SCHOOL**, Woburn Street, Andover, Ma. 01810 for a variance from the requirements of Article VIII, Section VI.B.3.a.(2) of the Zoning By-Law to erect a sign that exceeds the dimensional requirements of the By-Law.

Premises affected are located at 55 WOBURN STREET, Andover, Ma. in Single Residence B District and is shown on Assessor's Map 139 as Lot 9.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, October 13, 1998, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, on an application made by **Bradford Glen, Inc.** for a 6-lot Definitive Subdivision Plan entitled "Southwick Estates" on property owned by **William J. & Victoria Coderre** located at 37 Stinson Road. The application may be examined in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq.,
Chairman

September 24,
October 1, 1998

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, October 13, 1998, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, on an application made by **Bradford Glen, Inc.** for a Special Permit for Earth Removal and/or Regrading for a proposed 6-lot Definitive Subdivision Plan entitled "Southwick Estates" on property owned by **William J. & Victoria Coderre** located at 37 Stinson Road. The application may be examined in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq.,
Chairman

September 24,
October 1, 1998

**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held in THE HALL, MEMORIAL HALL LIBRARY, second floor, Elm Square, Andover on THURSDAY, OCTOBER 1, 1998 at 7:00 P.M. on the petition of **JUDE A. & ELIZABETH G. CURTIS**, 11 William Street, Andover, MA for a modification of Decision #2779.

Premises affected are located at 11 WILLIAM STREET, Andover, Ma. in Single Residence A District and is shown on Assessor's Map 52 as Lot 62.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
September 17 & 24, 1998

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, October 13, 1998, at 8:00 p.m., in the Third Floor Conference Room, Town Office Building, Bartlett Street, on an application submitted by **Procon Incorporated** for a Site Plan Special Permit to allow for construction of a 34,882 square foot, two story office/laboratory building, on a 4.39 acre parcel of land owned by **R. Doyle Realty Trust**, located on Riverside Drive, and more specifically identified as Lot 4 on Assessors Map 126. The application may be examined in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq.,
Chairman

September 24,
October 1, 1998

**COMMONWEALTH OF MASSACHUSETTS
THE TRIAL COURT
PROBATE
AND FAMILY COURT
DEPARTMENT
ESSEX DIVISION
Docket No. 98P2155-EP1
NOTICE**

In the **ESTATE OF ELAINE D. BROWN**, otherwise known as **ELAINE DOROTHY BROWN**.

To all persons interested in the estate of **ELAINE D. BROWN**, otherwise known as **ELAINE DOROTHY BROWN** late of the County of Essex Date of Death, AUGUST 9, 1998.

A petition has been presented in the above captioned matter praying that a certain instrument be probated purporting to be the last will of said deceased by **ALLAN P. BROWN** of Bedford in the State of New York, praying that he be appointed executor thereof, without giving a surety on his bond.

IF YOU DESIRE TO OBJECT THERETO, YOU OR YOUR ATTORNEY MUST FILE A WRITTEN APPEARANCE IN SAID COURT AT Salem, 36 Federal St., Salem, MA 01970 BEFORE 10:00 O'CLOCK IN THE FORENOON (10:00 A.M.) ON October 13, 1998.

Wills only: In addition you must file a written affidavit of objections to the petition, stating the specific facts and grounds upon which the objection is based, within thirty (30) days after the return day (or such other time as the court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Edward J. Rockett, Esquire, First Justice of said Court. Date September 10, 1998.

Pamela Casey O'Brien
Register of Probate Court
September 24, 1998

**COMMONWEALTH OF MASSACHUSETTS
THE TRIAL COURT
PROBATE
AND FAMILY COURT
DEPARTMENT
ESSEX DIVISION
Docket No. 98P2199-EP1
NOTICE**

In the **ESTATE OF HOWARD MERMELSTEIN**, otherwise known as **HOWARD PAUL MERMELSTEIN**.

To all persons interested in the estate of **HOWARD MERMELSTEIN**, otherwise known as **HOWARD PAUL MERMELSTEIN** late of the County of Essex Date of Death, August 4, 1998.

A petition has been presented in the above captioned matter praying that a certain instrument be probated purporting to be the last will of said deceased by **SUSAN A. SHACHTMAN** of Andover in the County of Essex, praying that she be appointed executrix thereof, without giving a surety on their bond.

IF YOU DESIRE TO OBJECT THERETO, YOU OR YOUR ATTORNEY MUST FILE A WRITTEN APPEARANCE IN SAID COURT AT Salem, 36 Federal St., Salem, MA 01970 BEFORE 10:00 O'CLOCK IN THE FORENOON (10:00 A.M.) ON October 19, 1998.

Wills only: In addition you must file a written affidavit of objections to the petition, stating the specific facts and grounds upon which the objection is based, within thirty (30) days after the return day (or such other time as the court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Edward J. Rockett, Esquire, First Justice of said Court. Date September 15, 1998.

Pamela Casey O'Brien
Register of Probate Court
September 24, 1998

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as in meetings past. does not contain 350 voters are needed issues of controversy in order to transact

business. Moderator William Dalton expects to keep business moving rapidly, so that the warrant can be completed in a single evening. Among the items that would result in

controversy or debate would be mosquito control, flood plain zoning, as well as testing in public schools.

The Andover High varsity football team, led by a strong defensive effort, opened up their 1973 campaign with a 13-8 win over

defending Merrimack Valley Conference champion Wilmington before 1,600 Wilmington fans. The win extended Andover's two-year win streak at nine games, as well as halted the Wildcat's win streak at 13. The Warriors' defensive effort held the Wildcats to only 44 rushing yards and 157 total yards.

10 years ago

The Board of

Selectmen approved of a 10-percent sewer rate hike, the second such rate hike since May. The hike was needed due to the closing of a North Andover incinerator, which forced the town to haul the sludge to dump sites, causing disposal costs to skyrocket, Town Manager Kenneth Mahoney told the selectmen. The increase was passed by the selectmen with little discus-

sion, but with much reluctance.

Delores Handy and Matt Lauer, both of WNEV Channel 7, will be the guest hosts of Vision House's fall fundraiser dinner dance on October 28 at the Andover Marriott. Vision House's goal is to provide services for head-injured residents of the Merrimack Valley after medical treatment has stopped. The goal of the organization is to build a central facility for care of post accident head-injured people. The dinner dance is the first event of its kind that Vision House has organized.

—Compiled by Matthew Konjoian



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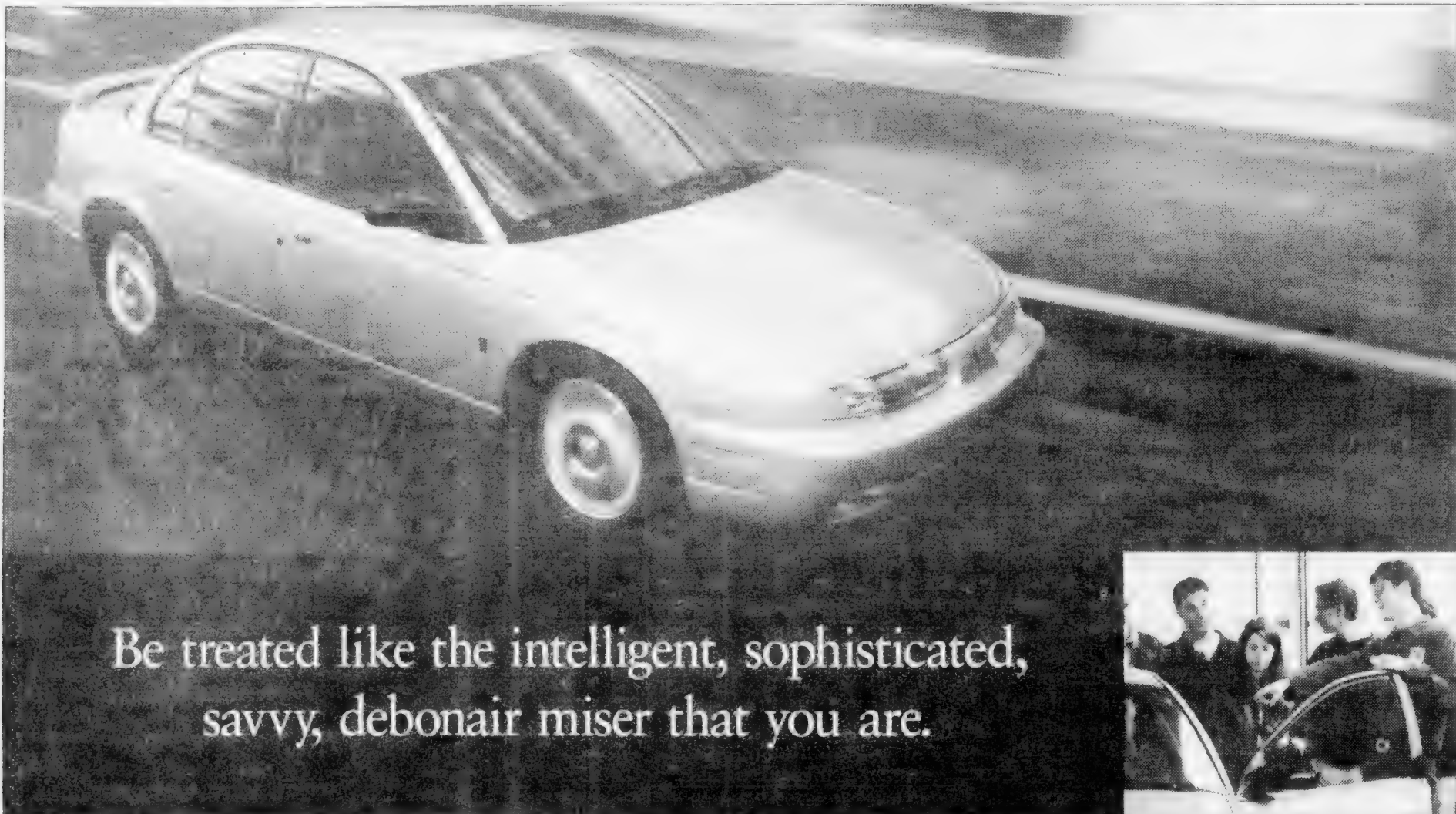
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Culpeppers Pub & Grill is located in the same building as the Willows Racquet Club, at 815 Turnpike St., North Andover, but has its own separate entrance. Hours are 11:30 a.m. to midnight Monday through Saturday and is closed Sundays, but is available for private functions on Sunday. Telephone: (978) 794-1100.

9/24/98 Laurie Levy

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ROUNDUP

(Continued from page 42)

at 10 a.m., and then has a break until next Thursday when it hosts MVC power Tewksbury.

Andover 2 Lowell 0

Sophomore midfielder Abby Dennehy and Lindsay Shaheen both scored their first goal of the season, as the Lady Warriors whitewashed second-year varsity team and host Lowell

under the lights at Gage Field.

Dennehy stucked home the game-winner off a long hit at 11:29 of the first half, junior middle Colleen Bateson collecting the assist.

Shaheen added the insurance goal on a running play at 14:13 of the final half, the set-up to junior forward Sarah Maltzman.

Senior goaltender Mimi Ying chalked up her second shutout, while other AHS standouts included senior midfielder Liz Wheeler, senior back and Capt. Carli Jaffe and sophomore back Kaitlin Carney.

"It was a fast field," said coach Mau-

reen Noone. "There was a lot of quick back-and-forth play.

"Lowell deserves a lot of credit. For a second-year program they played very well. They have several extremely fast players."

Chelmsford 2 Andover 0

Undefeated traditional MVC power Chelmsford scored a pair of second-half goals to register the hard-fought win over stubborn host Andover.

Julie Kastritis and Alyssa Dunaj were the markswomen, connecting in the opening 13 minutes.

AHS FOOTBALL

(Continued from page 42)

Cordima added 64 yards on only four rushes, Johnson 59 yards on 10 lugs and Wholey 18 yards on three carries.

Murnane caught three passes for 32 yards and Cordima had two receptions for 38 yards.

Andover owned the statistical edge

in first downs (12-9), yards rushing (224-140), yards passing (70-0) and total yards from scrimmage (294-140).

Murnane punted once for 34 yards.

The Golden Warriors return to action tomorrow night in the home opener against Lawrence (1-0).

Kickoff at Lovely Field is 7 p.m.

The Lancers launched their season with a 14-0 whitewash of Dracut last weekend.

The 1938 Punchard High football team, to whom this year's Andover football program booklet is dedicated, will be honored at the game.

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BUSINESS PROFILES



Thomas W. Houde, General Contractor

North Andover Painting and Remodeling

You just realized that it's your turn to "do Christmas" this year at your home and you're thinking how you didn't even have time to plant summer annuals. You're wondering, "How will I ever get the interior of the house presentable for the holidays?" Call **North Andover Painting and Remodeling** and ask general contractor, Thomas "Tom" Houde for a free estimate and advice regarding your home's painting and remodeling needs.

"It is not too early to start interior painting and remodeling projects now. People need to have projects completed before the holiday ornaments go up inside the home," said Tom.

Tom has over 25 years of "old

school" training in this business, with many years of "cross-trading" experience in carpentry, exterior and interior painting, and window replacement. He also specializes in woodwork painting. He maintains a construction supervisor license, is a registered home improvement contractor in Mass., and is fully insured. With this many years in the business, Tom has a long list of references to support his reputation for quality work.

"Don't be fooled by painters who are not busy and can paint your house in a hurry," says Mr. Houde. "Wise people get in line first and hire quality, reputable workers with solid references." Mr. Houde says to be skeptical of workers allowed on your

property without proper liability insurance and workmen's compensation, something that every professional and reputable painter possesses.

Tom is booking for late all and early winter painting and remodeling projects, and he advises to make reservations now for these projects to ensure completion in time for the Christmas holidays.

North Andover Painting and Remodeling is located at 401 Andover St., North Andover. Telephone: (978) 683-9700. Tom's wife, Nancy Basilicato, is a partner at Basilicato and Levesque accounting firm in North Andover.

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Professional Profile

Cynthia J. Segal, DVM with Lily

Park Street Veterinary Clinic

Dr. Segal has recently opened
Park Street Veterinary Clinic located
in North Reading.

In addition to providing a conventional approach to veterinary medicine, Dr. Segal also practices homeopathy, which is a natural form of medicine.

Homeopathy treats a disease by administering minute doses of a remedy that would in healthy animals produce symptoms of the disease treated. It stimulates the healing process through temporarily establishing an artificial disturbance of health with medicines. This disturbance makes the body work harder to get well. The healing changes that follow are the

result of this stimulation.

"I like to give people the option regarding the different courses of medical treatment available for their animals. Depending on the circumstances, I may encourage homeopathy over conventional medicine, but never in combination," said Dr. Segal.

Dr. Segal is a strong advocate for nutrition and suggests adding fresh whole foods to your pet's diet. She offers Wysong, a natural food available in cans or dry. She said this natural food is made up of mainly organic ingredients and equates it to human grade food.

Dr. Segal believes in taking time to discuss your pet's behavioral issues.


"Sometimes changes in a pet's behavior may be indicative to an underlying illness and needs to be understood in order to design the appropriate course of treatment," said Dr. Segal.

Park Street Veterinary Clinic offers cat and dog boarding and a grooming service at her facility called Grooming Unlimited. Call Shannon Sullivan at (978) 664-5875 for more information on grooming.

Dr. Segal graduated from Michigan State University College of Veterinary Medicine in 1992.

Park Street Veterinary Clinic is located at 238 Park St., North Reading. Telephone: (978) 664-5855. Fax: 664-5889. 9/24/98 Laurie Levy

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YARD SALE- Saturday 9/26/98, 8:00am-12noon, 133 Holt Road, Andover. Children's items: picnic table, table and chairs, Cozy Coupe, kitchen set, workbench, ice skates, bicycles, desk, toys, books, games and clothes. Some household.

Novenas

A PRAYER TO THE BLESSED VIRGIN

Oh most beautiful flower of Mount Carmel, fruitful vine, splendor of heaven, blessed Mother of the Son of God, Immaculate Virgin assist me in this, my necessity. Oh star of the sea, help me and show me herein you are my mother. Oh holy Mary Mother of God, queen of Heaven and earth, I humbly beseech you from the bottom of my heart, succor me in this necessity. There are none that can withstand your call. Oh show me herein you are my mother, Oh Mary conceived without sin, pray for us who have recourse to thee. (3 times). Holy Mary I place this cause in your hands. (3 times). Sweet Mother I pray for this cause in your hands (3 times). Holy Spirit, resolve all my problems, light all roads so that I can attain my goal. You gave me the divine gift to forgive and forget all evil against me and that in all instances of my life, you are with me. I want this short prayer to thank you for all things as you confirm once again that I never want to be separated from you even in spite of material things. I wish to be with you in eternal glory. Thank you for your mercy towards me and mine. (The person must say this prayer on three consecutive days. After three days the request will be granted. This prayer must be published after the prayer is granted). J.D.

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ANDOVER PUBLIC SCHOOLS- SUBSTITUTE TEACHERS. The Andover Public School system is seeking applications for substitute teachers to fill in for teaching staff on a per diem basis. Substitute teacher openings are available for grades K-12, in all disciplines including physical education, fine arts and special education. We will accommodate your schedule, grade preference, and subject area(s). Substitutes must have two years of college and be able to maintain classroom decorum. Per diem rate: \$55.00; \$60.00 after 60 days. To apply, contact the Personnel Office at 978-623-8530 for an application or send resume to the Andover Public Schools, 36 Bartlet Street, Andover, MA 01810. Andover is an Equal Opportunity/Affirmative Action Employer.

ANDOVER BASED Consulting and Venture Management Company looking for a marketing coordinator to assist in a variety of projects. This position requires a motivated self-starter with excellent communication skills. Responsibilities include assisting in public relations, database management, direct mail, licensing, brand building and customer service. Computer and business experience necessary. Salary commensurate with experience. Hours are Monday through Friday 8:00am-5:00pm and the dress is casual. Please fax resume to Debby at 978-470-3358 or call 978-475-4889.

ANDOVER BASED RESEARCH and training firm seeks to hire a motivated, self starter to help facilitate all facets of client projects. We are a young, aggressive and rapidly expanding firm that is looking for someone to grow with us. The candidate will have a bachelors degree or equivalent business experience. Please forward a cover letter and resume with salary requirements to: P.O. Box 110136, Cambridge, MA 02141.

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BAKERY STAFF- New Artisan bread bakery in Andover needs baker, baker helper and clerks. Great after school hours! Flexible hours, between 5:00am and 7:00pm. Call Barbara at 475-8885.

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COMMERCIAL LINES CSR- A downtown Andover insurance agency has an immediate position available for an experienced commercial lines customer service representative. 3 years minimum experience required. Competitive salary and benefits. Send resume to: P.O. Box 1985, Andover, MA 01810.

IMMEDIATE CHILD CARE- Seeking loving, responsible woman to care for our precious 6 and 5 year old children in our home. Includes driving to and from school and taking children to appointment or extracurricular activities. Approximately 30+ hours/week. Must have car, non-smoking, and somewhat flexible. Call Jenna 689-2976.

LOOKING FOR FULL TIME live out nanny for four children. Car and references a must. Call 978-374-6065.

DENTAL ASSISTANT IN Andover. Great part time opportunity. Experience preferred. Quality practice in an enjoyable atmosphere. Call Dr. McCarthy at 475-1230.

LPN- The Andover Public Schools seeks an LPN for an elementary school health clinic. Responsibilities include the implementation of all health room activities, dispensing of medication, performance of vision and hearing tests, and the maintenance of confidential school records and forms. Applicants must be certified as a Licensed Practical Nurse. Full time

position (35 hours per week); specific schedules are set by school principals. To apply, please send resume to: LPN Search, c/o Andover Public Schools, 36 Bartlet Street, Andover, MA 01810 or call 978-623-8530 for an application. Deadline for application: 10/2/98. AA/EOE

MATERIAL HANDLER- National computer reseller has an immediate opening in Andover. Duties include: Data Entry, shipping/receiving, inventory control and lifting up to 75lbs. Excellent benefit package includes: Health, dental & SEP retirement plan. 978-988-1900 ext. 21 for interview.

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Please send resumé, cover letter, references and salary history to:

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North Andover, 01845
Tel. (978) 794-1503
EOE

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The Andover Public School system seeks applications for several FT and PT openings on all grade levels to work with teachers in providing academic assistance to students in 1-1 or small group settings. Applicants should have two years of college or equivalent work experience; excellent coaching and instructional skills; and experience working in a school setting. Experience with behavioral management strategies or autistic population preferred. To apply please fax resume to the Human Resource Department at (978) 623-8536 or call 623-8530 for an application.

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PART TIME ENTRY level receptionist, Tuesday, Thursday, Friday 1:00pm-5:00pm. Light typing required. Fax resume 978-687-8268 or mail to Box FS-21, c/o Andover Townsman, P.O. Box 1986, Andover, MA 01810.

PERSON WANTED to housesit/petsit while family travels, year round. Must be non-smoking, have own transportation and references. Please reply to: Box Th-03, c/o Andover Townsman, P.O. Box 1986, Andover, MA 01810.

MECHANICAL DESIGNER/ENGINEER to do freelance work for consultant. Manufacturing equipment design experience with good knowledge of machining requirements needed. Send fax, credentials, availability and hourly fee to: Margin Corporation, 855 Turnpike Street, North Andover, MA 01845. Fax 978-687-1886.

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SHIPPER/RECEIVER- National computer reseller has entry level position open in Andover. Involves shipping and inventory control. Excellent benefit package. Includes health, dental and SEP Retirement plan. For interview please call 978-988-1900 ext. 21.

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PERSONALIZED PET SERVICE- (SM) Est. 1983. Offering home pet care. Fully bonded, certified animal health tech. Daily walks, vacation care. Puppy love. Andover/North Andover. Call 687-3947.

Articles for Sale

18.7 CU.FT. IMPERIAL Frost Free Heavy duty commercial freezer \$350. 12 cu.ft Roper refrigerator \$200. Call Katie 475-1770.

2 BROYHILL CHERRY traditional end tables. Great condition. \$150 for set. Call 658-0425.

2 GOODYEAR TIRES (6.75X15), rim and hub cap, (Ford, 150 van) \$30/each. 2 matching upholstered arm chairs \$35/each. 2 twin box springs on legs \$20/each. 475-8816.

3 PIECE TRADITIONAL oak bedroom set including 5ft. high bureau, chest of drawers with attached mirror, and headboard with queen size bedframe. Excellent quality and condition. \$750. 658-0425.

ANTIQUE VICTORIAN lady's handcarved chair. Flawless condition. \$350/firm. Oriental rug, 5x8, ivory with red and navy border \$300. Pink and white custom made bedding ensemble. Coverlet, dust skirt, drapes, valance and pillow shams. Perfect condition \$125. 475-0465.

ATTENTION MOTORCYCLE RIDERS- New motorcycle jacket, men's size 38. Made in U.S.A. \$180 firm. Used Bell helmet, size 7-1/4, \$30 or best offer. If interested call Chris after 6pm weeknights or week-ends at 978-462-3532.

BEANIE BABIES FOR SALE- Glory \$40.00. Peace, Erin, Princess, Fortune, \$30.00 each. All new ones \$15.00 each. Call 978-474-4366.

BEAUTIFUL CUSTOM SOLID oak roll-top desk \$1500. Oak dropleaf table \$150. Isokinetic resist. exercise equip. \$100. 978-688-7740.

ELECTRONIC FENCE Dog containment system. Brand new \$180/best offer. Storm door with screen, Steel. 35-7/8X80-1/4 \$50/best offer. 978-475-9342.

FORMAL BROYHILL CHERRY dining room set with extra leaf, six chairs and matching hutch. Excellent condition \$550. 658-0425.

GOULD PUMP with Aqua-Air pressurized tank. Brick-et oil burner. Call 978-475-6667.

JEWEL-TONE (navy/green/burgundy) plaid sofa. Great condition. \$200. Please call after 5:00pm 474-9997.

DINING ROOM TABLE- cherry, Queen Anne style w/leaf, 6 chairs \$650. Bush computer desk with shelf, printer stand, rocker/swivel chair \$300. 8x11 patterned carpet \$50. 470-3194.

LAWNMOWER- 22" cut, 3.5hp. Briggs Stratton Motor. Used three seasons. \$50. Call Nick 978-474-9230.

LAWNMOWER- Sears Craftsman riding mower, 11hp., 36" cut. Excellent running condition. \$350. 475-9086.

MORGEAU BABY CRIB- Natural ash, like new. Paid \$800; Sell for \$200. Call 978-688-8081.

NEW CARPETS- Installer has access to several thousand yards StainMaster carpet. I can carpet your livingroom and hall for \$389. Price includes pad and installation, based on 30sq.yds. Also have Berber and commercial carpets. Call John 978-256-2145.

REMODELING SALE: Brass chandelier \$40. Boston Rocker \$40. Four caned Bentwood chairs \$50. Maple dresser with mirror \$75. Two street bikes \$30/each. Milk can \$25. Call 475-5171 evenings.

ROWE SOFA & LOVE-SEAT covered with custom slipcovers in green cranspon plaid \$650. Four pair matching green cranspon plaid tab curtains \$40/pair. Brass fireplace screen plus toolset, never used \$75. Call 475-7390.

SCOTCHMAN CHIPPER-/SHREDDER- 3hp. Briggs and Stratton engine. Hardly used. \$150 or best offer. Call 978-475-9342.

SIX DINING ROOM CHAIRS (4 side, 2 arm). Classic style, cherry finish. Like new. \$100/each. Call 603-898-7690.

VIDEO GAME EXCHANGE- BUY, SELL, TRADE. 160 Plaistow Road, Route 125, Plaistow, NH 03865. Call 603-382-3700.

WOODEN SWING SET needs new family. Climbing structure, swings, flip-bar. \$300. Call 475-9478.

Firewood/Fuels

FIREWOOD- Seasoned and unseasoned. Cut, split and delivered. Call 978-475-5137.

SEASONED HARD WOODS- random lengths 2 feet and under. \$120 per cord delivered. Call 603-382-2823.

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ANTIQUES - Anything old Marbletop, Walnut, Grape and Rose Carved Furniture, Glass, China, Silver, Jewelry, Clocks, Prints, Frames, Guns, Coins, Furniture, Etc. William F. Graham, Jr. 420 Water Street, Haverhill, Mass. Tel. 978-374-8031, will call to look.

HIGHEST CASH PAID for old or used oriental rugs. Call Rose Jacobson at 978-687-3556.

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Freelance Writer/Photographer

Creative and experienced person needed to write feature stories and take photographs for a variety of special advertising sections throughout the year.

Send resumé and writing samples to:

ANDOVER TOWNSMAN

Attn: Jessica Price
P.O. Box 1986
Andover, MA 01810

No phone calls.

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Prior landscape maintenance experience required. Qualified candidate must be able to operate lawn mowing equipment, assist in leaf and snow removal operations, work in all weather conditions and have ability to lift 80 pounds.

PART-TIME SCIENCE DEPARTMENT SECRETARY

PART-TIME MATH DEPARTMENT SECRETARY

Phillips Academy seeks two part-time department secretaries to work 15 hours a week, mornings, during the academic year. Responsibilities include preparation of math and science tests and course materials, routine office functions and interaction with faculty and students. MS Word experience on a MAC platform and a willingness to learn new software required, TEX preferred. Please send salary requirements.

LEADERSHIP GIFTS ASSISTANT

Provide general administrative and clerical assistance for the Leadership Gifts Program during a comprehensive fund-raising campaign. Support all activities involved in the cultivation, solicitation and stewardship of leadership gift prospects and donors. High school graduate with some college or business school and three years office experience. Excellent phone skills and Microsoft Word expertise required. Powerpoint preferable.

SECURITY OFFICER / FRONT DESK ATTENDANT

Seeking service-oriented individual to work as part-time museum security assistant under the supervision of the Head of Security. Tasks include carrying out basic security procedures to safeguard the building and collections, monitoring entrances and exits, greeting the public, and providing public information assistance. Dependability, responsibility, courtesy, tact, willingness to learn, ability to work with others required. Hours are weekends and some week nights as necessary. Pre-employment criminal check required.

If interested in any of these positions, please send a resume by October 1, 1998 to Director of Personnel, Phillips Academy, 180 Main Street, Andover, MA 01810. For more information, visit www.andover.edu. EOE

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LEGAL SECRETARY

Full-time secretary needed to manage General Practice Law Office. Conveyancing experience preferred.

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sale, Saturday 9/26/98,
9:00am-2:00pm, 52 Rat-
tlesnake Hill. Furniture,
clothing, toys, skis, fire-
wood and more. Rain date
Sunday.

HUGE TAG SALE- Satur-
day 9/26/98, 8:00am-
12noon, 3 Orchard Cross-
ing (off Rt. 28), Andover.

Includes: Small refrigera-
tor, theatrical clothes,
computers, software, VCR,
etc.

MOVING TO CITY- YARD
SALE- Saturday 9/26/98,
9:00am-12noon, 28 Belve-
dere Road, West Boxford.
Gas grill, lawnmower, fur-
niture, pictures, adult
clothes. Rain or shine.

MULTI-FAMILY YARD
SALE- Saturday 9/26/98,
9:00am-2:00pm, Random
Lane, Andover. Furniture
(regular and baby), bikes,
toys, tools, Beanies and
much more. Something for
everyone.

MULTI FAMILY Yard Sale
Saturday, 9/26/98,
8:00am-12noon, 55 Chan-
dler Circle, Andover. Furni-
ture, toys, clothes and
more.

MULTI-FAMILY YARD
SALE- Saturday 9/26/98,
9:00am, 28 Kathleen
Drive, Andover. Electric
baseboard heating units,
lawnmower, household
items, baby/toddler equip-
ment and clothes.

YARD SALE- Saturday
9/26/98, 8:00am-12noon,
69 Reservation Road,
Andover. All kinds of stuff!
Rain date Sunday 9/27/98.

YARD SALE- Saturday
9/26/98, 9:00am-12noon,
59 Juniper Road, Andover.
Early birds pay double.
Lots of good stuff cheap.
Everything must go.

YARD SALE- Saturday
9/26/98, 9:00am-1:00pm,
5 Rennie Drive, Andover.
(off Argilla). Small freezer,
kitchen tile table, lamps,
deluxe wheelchair.

YARD SALE- Tewksbury
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2:00pm. Clothing, kitchen
and bathroom items, word
processors and more.

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TEWKSBURY- 412 River Road. Located in prestigious North Tewksbury, 4 bedroom Colonial with a panoramic view, new custom kitchen, first floor laundry, hardwood floors, French doors, garage, 1+ acres, many updates, top of the line materials. \$299,900. **OPEN HOUSE:** Sunday 1:00-3:00pm. Rte 93 to River Road, Tewksbury exit.

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ANDOVER COTTAGE- 3 rooms plus bath, walking distance to town, garage. Utilities not included. \$575/mo. Call 475-3412.

ANDOVER INTOWN 3 bedrooms. Hardwood floors, washer/dryer hookups. New windows. Garage in two family nice neighborhood. Available 10/10/98. \$1100/month plus utilities. 475-7527.

ANDOVER- Quiet, 1 bedroom apartment, 2nd floor, heated, intown, close to transportation, parking 1 car. No pets. \$850/mo. Call 475-1673 after 6pm.

ANDOVER- Maple Ave. Quiet one bedroom, first floor, wall/wall, off-street parking, gas heat. Short walk to town and train. On-site laundry. No utilities or pets. Available 10/1/98. Security deposit required. 978-681-1166.

ANDOVER- Stylish 1 & 2 bedroom apartments, attractively situated on Merrimack River. Close to 93/495. Clubhouse, fitness center, outdoor pool, and tennis courts. A great place to call home! No pets. Open Monday-Saturday 10am-6pm, Sunday 12noon-5pm. **RIVERVIEW COMMONS,** 978-685-0552. Corcoran Management Co.

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2 PROFESSIONAL PEOPLE looking for 2 or 3 bedroom apartment. Non-smoking, no pets, no kids. please call 978-557-5627.

WINTER STORAGE NEEDED for my automobile. Please call 475-2046.

PROFESSIONAL MATURE LADY seeks two bedroom. Quiet, responsible, non-smoker and no pets. Andover and vicinity. (Housesit possible). Call 978-957-6844.

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FURNISHED ROOM for gentleman 35+ in Wilmington, near Andover line. Please call 978-658-4793.

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ANDOVER SELF STORAGE heated storage units, 25sq.ft. and up. High security with low monthly rates. Call 975-3933.

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LOON MOUNTAIN RIVERFRONT- Two bedroom, first floor overlooking river. All amenities. Foliage and winter, weekends, weeks, month. Reasonable. Call 978-470-2104 leave message.

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1980 HOBIE CAT sail boat and trailer for sale. In good condition. \$800. Call **470-3968.**

1986 PRECISION-23 8hp sailmaster. 5 berths, head, stove, dodger, cockpit cushions, awnings, trailer. Clean. \$8500/best offer. Call **603-893-4072.**

1987 SPORTSCRAFT, 17 ft. with 130hp. Mercruiser I/O. Mint condition. \$4800 or best offer. Call **1-800-447-6191.**

1987 THUNDERCRAFT BOWRIDER with 50hp Mercury outboard and galvanized trailer. Excellent condition. \$2700 or best offer. Call **978-688-2422.**

1994 BAYLINER 30FT, twin I/O. Low hours. Below book. **1-800-664-1299, 475-4335** (eves).

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1974 VW BEETLE- 1600cc engine, sunroof, recently rebuilt. All new parts. New interior, new paint, etc. \$3500. Call **978-475-8659.**

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1987 LEBARON PREMIER Coupe, Turbo. Leather. Loaded. 95k miles. Five on the floor. Fun. \$1000 or best offer. Call **978-475-9342.**

1988 AUDI QUATTRO- 4wd, 5 speed, totally reconditioned, new paint, brakes, suspension, tires, battery, timing belt, water pump. Gorgeous condition. \$4995. **978-474-4356.**

1986 MAZDA 626 \$400. Needs rear suspension, rear tire wells are rusted out. Call **470-3975.**

1988 CUTLASS CRUISER V-6 WAGON. Runs well, a/c, power brakes, steering, windows and seats, cruisecontrol and tilt wheel. \$1100 or best offer. Call **470-1269** evenings.

1988 MAZDA 626-LX. Standard, 5-speed. 4 door. New tires and exhaust. 180k miles. Excellent condition. Reliable car. \$1200/or best offer. **978-749-6662.**

1988 SAAB 900S. Four door, auto, all power, am/fm cassette, sunroof, a/c. Excellent condition. 115K miles. \$4100/best. **474-9291** eves, **474-1951** days.

1989 FORD BRONCO XLT 4X4, V-8, 5.0 liter. Sunroof, CD, air. Power windows/locks. Good condition. Runs great. 108k miles. \$6,300/best offer. **617-655-4207.**

1989 FORD MUSTANG LX, 5 litre, 5 speed, sunroof. Excellent condition. \$4700 or best offer. Call Keith **617-478-3509.**

1990 NISSAN PULSAR- One owner, automatic. T-Tops. Air. A Fun Car. \$3900. Call **978-474-8036** before 8:00pm.

1991 MAZDA RX-7 Convertible, white. Automatic. Every option. 34k miles. \$9,995/or best offer. Call **475-0549.**

1992 CHEVY BLAZER- 4 door, 4 wheel drive, 51,000 miles, loaded. Excellent condition. \$10,000. Call **474-4431.**

1992 TOYOTA CAMRY LE. 6 cyl. automatic, a/c, am/fm cassette, power steering, power brakes, new tires. 66k miles. \$7200. Call **978-458-4686.**

1993 AUDI 100S. Excellent condition, loaded, 78k miles, cold weather package. \$10,500 or best offer. Call **978-475-2890.**

1990 MERCURY GRAND MARQUIS- Built like a tank. \$1650 or best offer. Call **475-0913.**

1993 INFINITI J30 T- Mint. Loaded, all power. Silver with gray leather. Bose cd/cassette, a/c-tempcontrol. 43k miles. Like new. Must sell. \$17,995/best offer. Call **749-9466.**

1993 MAZDA RX7- Twin Turbo. Red with black interior, 5-speed, cd/tape, sports package. 48k miles. Excellent condition. \$15,500/best. **683-3213.**

1993 PLYMOUTH LASER RS- a/c, stereo, 70k miles. Excellent condition. \$5500 or best offer. Call **475-2282.**

1993 SATURN SL2- 4 door, excellent condition. Power sunroof, a/c, standard. \$4700 or best offer. Call **1-800-331-9857** ext. 27384.

1994 EXPLORER- Green, 4X4 on the fly, auto transmission. Leather, a/c, roof-rack. Many extras. Extended warranty. 47k. \$15,995. **686-7565.**

1994 HONDA ACCORD LX. blue/green, automatic, power, a/c, alarm. 72,000 miles, (owned by retired couple) garaged, well-maintained. Always reliable. Book value \$10,300, Best reasonable offer. **978-640-6229.**

1994 FORD RANGER XLT, extended cab. Standard. 53K miles. \$7000. **682-4203.**

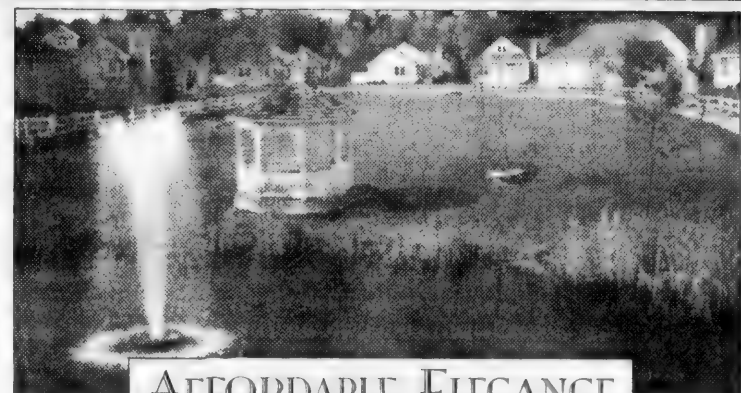
1994 TOYOTA CAMRY LE, 2 door coupe. Dark green, leather, power everything, Gold Package. CD/tape and alarm. Very clean. 90,000 miles. One owner. Selling to buy truck. \$10,500/best offer. **475-0688.**

1995 TOYOTA 4-RUNNER LIMITED. Fully Loaded. Excellent condition. 52k miles (all highway). \$21,700 or best offer. **978-750-6057.**

1994 FORD TEMPO- Regularly maintained. New tires. Excellent condition. No problems. \$3900. Call, work: **682-9126.** Home: **689-9014.**

1995 FORD EXPLORER XLT package. Sunroof. 54k miles. Emerald green. 4 door. \$17,000. **475-8288**

1996 DODGE GRAND CARAVAN SE, dark green, all options, one owner. Excellent condition. Dealer maintained, 100k warranty, 51k miles. \$15,900. **978-474-9151.**



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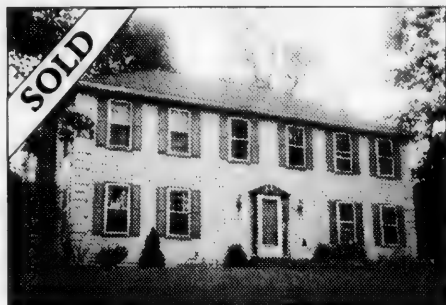
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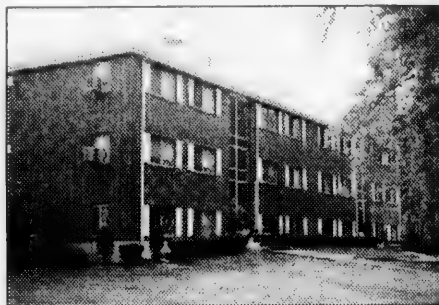




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North Andover - Impeccable hip-roof Colonial with gorgeous views of Stevens Pond. This fine home offers hardwood floors, gourmet kitchen, library, sunroom, deck, security system, new roof, private yard and much more! \$369,900.



North Andover - New to market! Wonderful unit at Heritage Green! Enjoy easy living in this bright two bedroom top floor unit with large living room with sliders to balcony, pool, tennis & clubhouse! Pets are welcome too! \$85,000.



North Andover - New Castle Estates ten room Colonial set on a knoll offering gleaming hardwood floors, large pickled birch cabinet kitchen, front to back living room, master bedroom with sitting room, study, screen porch, underground sprinkler system & more. \$535,900.



Andover - Wynwood-built center entrance Colonial in sought after Andover neighborhood boasting two-story foyer, gleaming wood floors, separate quarters for au pair, guests or study, finished lower level and manicured grounds. \$575,000



Dracut - Fabulous two bedroom unit at desirable Wentworth Estates! Great layout & condition make this Townhouse very attractive. Features include master bedroom with loft & skylight & one car garage. \$110,000.



North Reading - Adorable Cape in super location near library, shopping & transportation with vinyl siding and windows, living room with fireplace and built-ins, one car garage and level lot. \$179,000

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Automobiles for Sale

1995 HONDA ACCORD LX- Automatic, cd/stereo, a/c, alarm. One owner. \$10,400. Call 475-0402.

1996 GEO TRACKER- 5 door, 4WD, automatic. Blue, 41k, a/c, power drive, am/fm/tape. Excellent condition. \$10,500. 470-2225.

1996 JEEP GRAND CHEROKEE. 27k miles, immaculate, all service records kept. Owner was just given a company vehicle. \$19,800/best offer. 470-0494.

1996 LEXUS LS 400- Fully loaded. Showroom Condition. \$37,500. Call 978-749-7093.

1996 SAAB 9000CS. Ruby red, 34k warranty. Leather. \$16,800. Call 978-352-6224. Boxford.

1996 TOYOTA LAND-CRUISER- Candy apple red/beige, all leather. 7 passenger. Power moonroof. cd/cassette. Running boards. Tow-hitch. Fully loaded and immaculate. Only 27k miles. \$34,500. 470-2997.

1996 VOLKSWAGEN JETTA GLS- Excellent condition. Black, 5 speed, a/c, cd player, alarm, power locks/windows, sunroof. 62k, \$12,500. 686-5966.

1997 SATURN SC1 Coupe. 2 door, red, 11,000 miles, am/fm stereo cassette, mint condition. \$12,500. Call 978-749-9407.

1998 DODGE RAM Sport 318v8, 4x4, automatic, black with gray interior. 5 year/75,000 mile warranty. Alarm, tonneau cover, immaculate. 11,000 miles. \$22,500 or BRO. 978-683-7711.

95 CHEVY ASTRO VAN, CS, all power, a/c, am/fm stereo, pw/pl, dutch cargo doors, 8 passenger, teal green, 38k. In great shape. \$10,400 or b.o. 470-1222.

ANTIQUE 1973 FORD Grand Torino Broughm. Hard top, 4-door, 24k miles. Show room condition. \$4100. Call 978-686-7984.

BMW 1993 318IS- 5 speed, white with tan leather. Excellent condition. Heated seats, alarm, 6 changer cd. 44,000 miles. \$16,800. Call 978-475-5032.

HONDA PRELUDE SI, 1988, blue, a/c, moonroof, 5 speed, cassette. 86,000 miles. power. \$3300. Call 978-474-4413.

MAZDA MIATA- 1990, silver, 64k, cd player. \$7200. Call 978-851-5772.

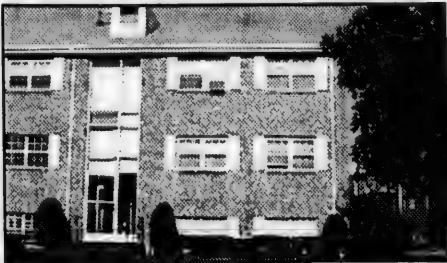
VOLVO 740-GLE, 4 door sedan 1985. 5 speed, sunroof, loaded. 211k highway. Runs perfect, looks sharp. Must sell. \$2900/best. Call 978-686-2282.

WHEEL CHAIR LIFT VEHICLE- 1989 Ford Econoline 150 Van. Automatic, V-8 engine, air conditioner, heater, radio, CB radio. 40,512 miles. Asking \$5,500/best offer. Call 475-2512.



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NORTH ANDOVER - Clean as a whistle two bedroom, end unit at Heritage Green. 4 rooms plus sliders to patio. Terrific clubhouse, pool and tennis. **\$79,900**



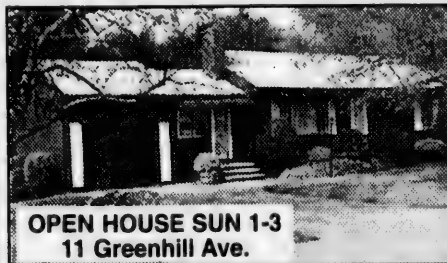
JUST LISTED

NORTH ANDOVER - Spacious Townhouse! Two large bedrooms. Large combination living/dining room area. Lower level is partially finished. Private courtyard for outdoor enjoyment. A new listing by Pam Lebowitz. **\$94,900**



**OPEN HOUSE SUN 1-4
257 North Main #3**

ANDOVER - Perfect location! Spacious and bright 5 room, 1.5 bath Condo at Washington Park. All new windows. Walk to Shawsheen Plaza and bus. **\$117,000**



**OPEN HOUSE SUN 1-3
11 Greenhill Ave.**

NORTH ANDOVER - Great starter home. Well maintained 6 room Ranch on level lot in quiet neighborhood. The location plus condition, including hardwood floors, will move this home fast. **\$209,900**



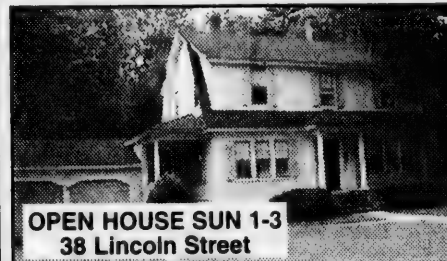
JUST LISTED

ANDOVER - Great value! Comfortable 7 room, 3 bedroom, 2 bath ranch near Phillips Academy. Conveniently located, home is close to town and shopping. Town sewer. A new listing by Doug Howe, Jr. **\$229,900**



JUST LISTED

ANDOVER - Classic New England Cape located on quiet street with woods to the rear and easy access to Rte 93. Fireplaced living room. Spacious screened porch. Town sewer and town water. A new listing by Jack Hewitt. **\$262,500**



**OPEN HOUSE SUN 1-3
38 Lincoln Street**

ANDOVER - NEW PRICE! Charming Dutch Colonial in terrific location and move-in condition. This seven room home features a completely updated kitchen with an adjacent laundry room, gleaming wood floors, 2 car garage, fireplace and more. **\$329,900**



ANDOVER - Lovingly maintained one owner home. This nine room, 4 bedroom home features recent upgrades including a first floor family room addition and replacement windows throughout. Quiet cul-de-sac location. **\$339,900**



JUST LISTED

ANDOVER - Wonderful Colonial with farmer's porch on over an acre close to town. Gleaming hardwood floors, ceramic tile, carpet - natural woodwork. Potential au pair quarters w/fifth bedroom and 2 room suite w/separate entrance. A new listing by Sandra Durling. **\$425,000**

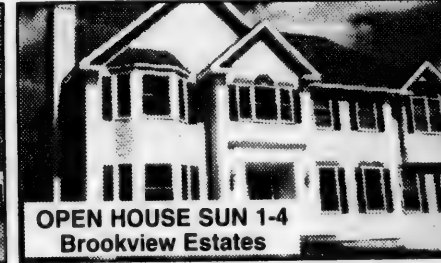


ANDOVER - Enjoy living in this one and a half year old Colonial on private, beautiful lot. Eight rooms, four bedrooms and 2.5 baths. New owners will reap benefits of additional landscaping by present owners. **\$425,000**



JUST LISTED

ANDOVER - Exceptional private estate style lot in Bancroft School district is where you'll find this 8 room Colonial with 3/4 bedrooms and 2+ baths. Fireplaced living room. Deck overlooking rear yard. A new listing by Jack Hewitt. **\$449,900**



**OPEN HOUSE SUN 1-4
Brookview Estates**

NORTH ANDOVER - Variety, Quality and Location. Opportunities to own at Brookview Estates are going fast. Hurry! Multiple designs to choose from - traditional Colonials to brick front Cape. **Starting at \$469,900.**



NORTH ANDOVER - A true "Best Buy". No other property available in North Andover can match the combination of value, location and quality of this 11 room estate. Olde Common location, 6 bedrooms with master suite, 4 baths. 44' X 36' brick floor barn. **\$630,000**



**OPEN HOUSE SUN 1-3
Lot 1 Powers Road**

ANDOVER - One lot left! To be built - ten room Colonial with excellent floor plan and gracious open foyer, two way fireplace from office and family room, and wonderful master bedroom with sitting area. **\$794,900**



ANDOVER - Historical Gem! 1796 Georgian Colonial. The Captain John Abbot homestead is an intown residential complex on 1.2 acres featuring house, granary and barn. Beautifully restored maintaining the unique original features. **\$859,000**



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Martha Erdem



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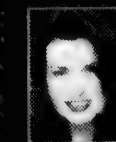
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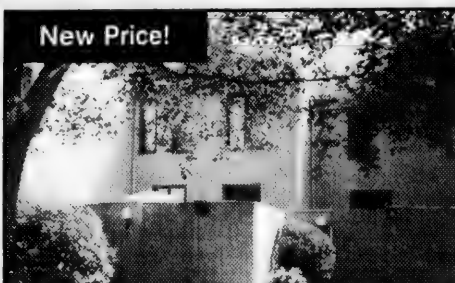
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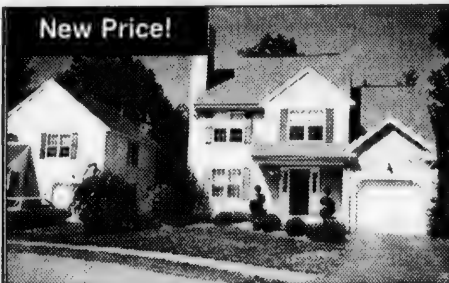
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A super home at a great new price! Central air, hardwood floors, and an ideal commuting location are featured in this young and sparkling 3 bedroom, 2.5 bath Colonial. Fenced back yard and garage.
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You'll just love this bright and open 9 room Colonial at Northfields! Huge white kitchen opens to fireplaced family room, lovely formal areas, bonus room, high ceilings, central air! Golf, tennis & pool! ID#13294
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New Listing!

Be an Andover homeowner! Walk to town, library, park and public transportation from this centrally located seven room Colonial beautifully sited on a tree-lined street.
Call 475-4477 **Exclusive \$250,000**

Open Sunday 1-4

Persimmon Woods 3 year old Colonial loaded with upgraded features for you and your family to enjoy! 8 rooms, 4 bedrooms, 2.5 baths, fabulous eat-in kitchen, walk-up attic, finished lower level... just move right in!
151 Orchard Hill, Bradford
Call 475-2201 **Exclusive \$279,900**



Work at home! This spacious Colonial, with convenient access to Routes 495 and 93, offers a full office suite level with 3 private offices and a common area, plus a large 2 story garage with loads of room for storage. ID#13054
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New Price!

Fabulous Deck House set back on private 2 acre lot in family neighborhood! This unique & exciting home features vaulted wood ceilings, shiny hardwood floors, new carpet, freshly painted in and out, new roof plus 20 new fixed thermopane windows. The work's been done for you! Move in and enjoy!
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New Listing!

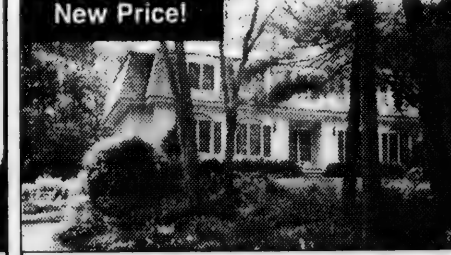
Exciting young 8 room Cape in terrific neighborhood near town common and shopping offers an open, airy interior, great room over garage, hardwoods and central air.
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New Price!

Boxford - Unique property. Historic "1858" converted Barn - 7 rooms - very New England. Open and spacious, 2 story stone fireplace, wonderful private 2 acres. Indoor pool - near golf course.
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Open Sunday 12-2

NEW LISTING! Enjoy gorgeous sunset views and nearby walking trails from this stunning, 8 room Colonial. A gourmet cherry kitchen, elegant formal dining room, central air and vacuum, plus ideal location near schools, shops and major highways can be yours in this fine home!
526 Osgood Street, North Andover
Call 475-4477 **Exclusive \$449,900**

New Price!

Choice neighborhood - white brickfront Colonial on professionally landscaped lot! Double door entrance opens to gracious foyer. Updated cherry kitchen and front-to-back living room share a see-through brick fireplace. Glass sliders from living room & kitchen to cath. ceil. family room w/ 3 walls of glass, fireplaced master bedroom. Kidney-shaped pool. Highway accessible.
Call 475-2201 **Exclusive \$459,900**

New Listing!

Outstanding value in North Andover's Newcastle Estates! Perfect for entertaining guests, this home has a huge kitchen, fabulous great room with floor-to-ceiling stone fireplace, and a super deck leading to private fenced in yard. Custom home quality built.
Call 475-2201 **Exclusive \$519,900**



Stately brick Colonial in family neighborhood! Two story foyer, bridal staircase, eat-in kitchen, fireplaced family room and game room, 4 very generously sized bedrooms, spectacular patio and grounds.
Call 475-2201 **Exclusive \$699,000**

New Price!

Old world quality & charm in this 6 month old custom built Colonial with 4,300 sf of spectacular living space with a Victorian flair! Its exceptional 10 room interior offers 2 master suites, an incredible kitchen and 3.5 baths.
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Magnificent young Colonial in Fieldstone Meadows. Large marble entry foyer, circular staircase, soaring 2-story brick faced fireplace in family room, inviting eat-in kitchen with granite counters and natural cherry cabinets. Finished playroom, tile sunroom off front-to-back living room. Property abuts conservation land.
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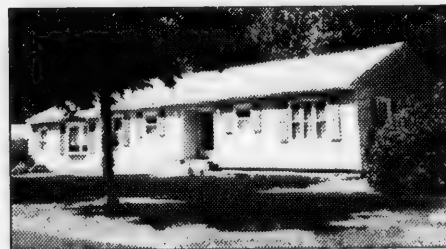
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ANDOVER



SPARKLING BRIGHT AND SUNNY carefully maintained intown 3 bedroom Colonial loaded with classic features. Charming glassed sunroom/den, dining room with built-in china, pretty white kitchen, fireplaced living room, hardwood through, garage, patio, private yard.\$259,900
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ANDOVER



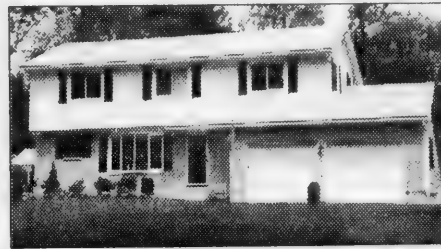
BEAUTIFUL COLONIAL in historic Shawsheen Village, updated with so much character and charm! Big fireplaced living room, delightful screened porch, kitchen with snack bar and cute breakfast nook, 3 generous bedrooms. Hardwood floors throughout, private fenced backyard with patio. Walk to playground & more!\$284,900
CALL AMY SEBELL 725-5374 OR VISIT HER ON THE INTERNET AT <http://www.amysebell.com>

ANDOVER



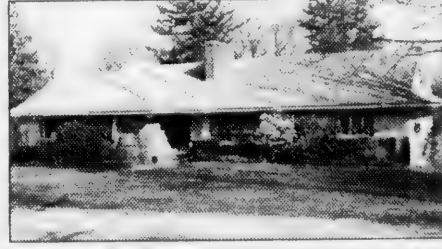
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ANDOVER



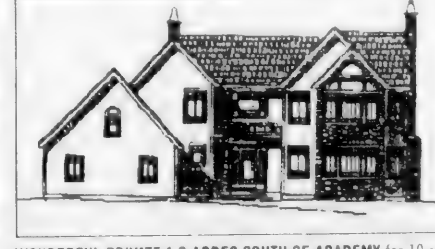
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NORTH ANDOVER



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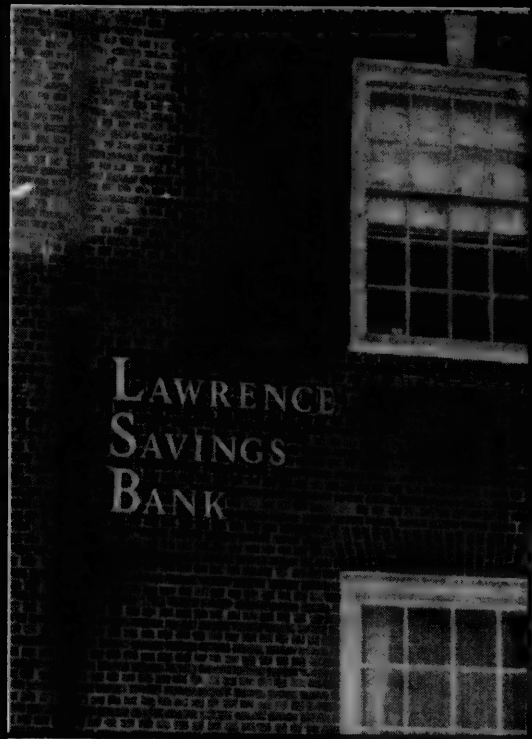
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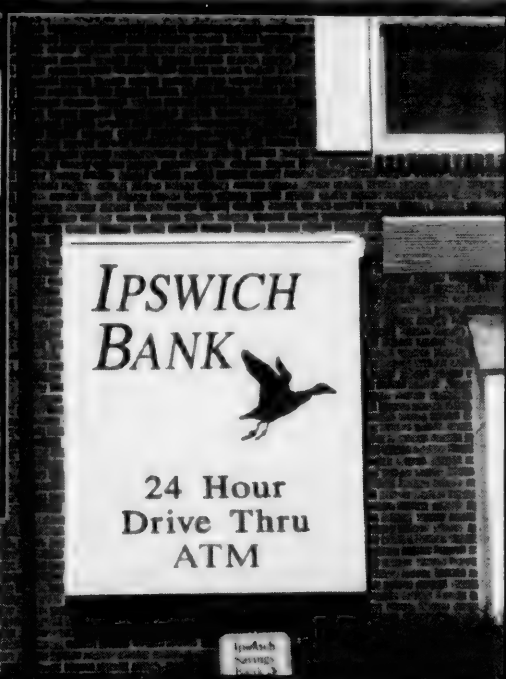
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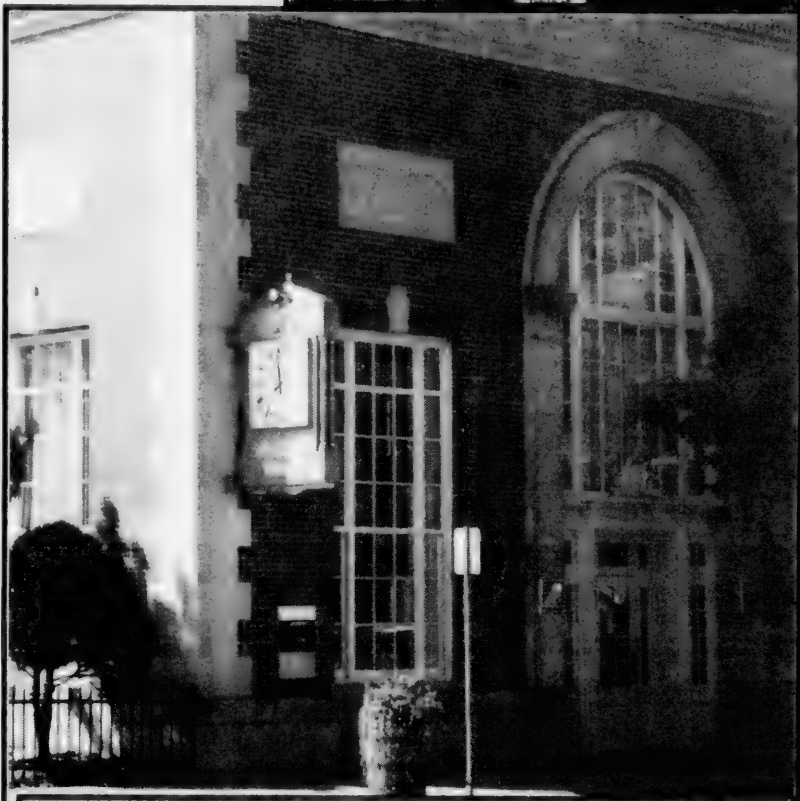
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The state of the economy

Local experts express views

By Laurie Levy

Recently the *Townsmen* approached senior executives from several local banks with the following question: How do you see the economy of 1998 and what do you foresee for 1999? Below are their responses.



Jane Walsh
President and Chief
Executive Officer
NorthMark Bank
North Andover

Ms. Walsh has sat on the Board of Directors of the Federal Reserve Bank of Boston for three years.

She said she sees the economy as being strong. "The combination of the low inflation rate, high employment rate, and price stability, puts us in a very good situation," commented Ms. Walsh.

Ms. Walsh believes that there are many jobs to be had if you want to work.

"Anyone can get a job," she stressed.

"Overall 1998 has been an excellent year and as far as 1999 is concerned, I do not foresee any event to change things dramatically," she predicted.

She indicated that rates may possibly come down. This would translate into lower borrowing rates for the consumer and re-financing an existing mortgage converts to lower mortgage rates for the consumer.

"This scenario is very healthy for the economy because the money saved from high mortgage payments is used to repurchase other items. Our economy is fueled and refueled," she said.

"Overall 1998 has been an excellent year and as far as 1999 is concerned, I do not foresee any event to change things dramatically."

Jane Walsh



Sandra L. McGoldrick
President and Chief
Executive Officer
Winter Hill Federal
Savings Bank
Somerville

"1998 has been a robust year as far as the economy goes. This is indicative of the housing and mortgage markets which broke records," commented Ms. McGoldrick.

She said when rates are lowered people can afford to buy homes and this fuels our economy. People have confidence in the economy and will spend. It is the spending or fueling that drives the economy.

She sees a slowing down in the economy in general over the next quarter of 1998, with 1999 experiencing a bit of a slow down as well.

"I don't see any real dramatic event occurring in the near future, however, the market is very volatile and anything can happen," predicted Ms. McGoldrick.

She indicated that rates may decline again which is always seen as a plus for the borrower, but she wonders just how much lower can it possibly drop.



(Continued on page 4A)



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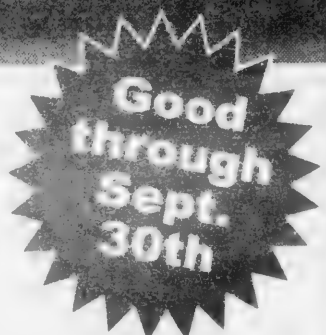
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Baystate Financial Services offers Andover location with Boston brokerage resources

The photo below shows Ronald R. Hill, Principal of Baystate Financial Services in Andover (seated on the left) with David Porter, Managing Principal of Baystate Financial Services of Boston (seated on the right) and some of the staff, technical, and other support personnel at Baystate Financial's new main offices located at 1 Exeter Plaza in Boston's Back Bay. The success and continued growth of this well-established, 97-year-old Boston firm necessitated the recent move to larger quarters.

"One of the great advantages of working with Baystate Financial", says Mr. Hill of Andover, "is that our local clients receive the personalized, professional, individual attention they require, in the areas in and around Andover where they live and work, while having access to all of the tremendous resources and expertise of a major Boston financial brokerage firm."

Baystate's goal since its founding in 1901 has been to provide its clients with the highest quality of financial advice. It does so by giving each of its 80 associates, such as Mr. Hill, excellent, state-of-the-art training in financial products and the markets in which they function, and by requiring ongoing education on tax and financial laws and historical market trends, so as to maximize the associate's awareness of current financial environments. Mr. Hill applies this training daily in his analysis for his clients of today's ever-changing financial markets. "We feel very strongly that our clients who have mid- to long-range timetables for their funds should not be overly concerned about the stock market's current volatility. Patience and discipline are required here. We expect the world's stock markets to remain somewhat volatile for the next several months, until the difficult situations in the Far East and Latin



Ronald R. Hill
CLU, ChFC

markets will resume their long-term trend of moving higher."

For Mr. Hill, an important factor in continuing to encourage his clients' long-term investment resolve is the excellent overall investment environment. "Lower interest rates, a near absence of inflation, near full employment, and a good continuing earnings outlook for many companies help create a positive outlook for long-term investments going forward."

Like the firm itself, Ron Hill's financial services practice involves several areas of concentration. These are investments (including stock and bond mutual funds, annuities, and discount stock brokerage), life and disability insurance, group benefits, long-term care insurance, retirement, education and estate planning, and full financial services. Mr. Hill works with 135 different investment firms and 35-40 insurance companies, providing clients with the best possible pro-

America, in particular, come closer to resolution, and these regions prove to the world's investors that they have made meaningful reforms in their financial and banking systems. When that happens, and the situation with the American Presidency is resolved one way or another, confidence in the world's stock markets will once again increase, and these mar-

ket will resume their long-term trend of moving higher."

During his 16-year tenure with Baystate Financial, Mr. Hill has been acknowledged as the firm's Most Valued Associate and as the Investment Associate of the Year in 1997. He was selected for these awards based upon the growth of his business, the performance of his clients' portfolios, his commitment to his clients, his work ethic and his advanced education.

Mr. Hill has attained the CLU (life insurance) and ChFC (full financial services) designations of the American College in Bryn Mawr, Pennsylvania. He is a Summa Cum Laude and Phi Beta Kappa graduate of the University of California, Santa Barbara, with a masters degree from UCLA. Mr. Hill is active in the Andover Chamber of Commerce, the Lawrence Rotary Club, the Adopt-A-School Program in Lawrence, the SHED program, local youth sports associations, and several other professional organizations.

Baystate Financial and Mr. Hill believe strongly in tailoring each individual's investment recommendations to his or her particular needs. So that they might see if they can be of some help to you in meeting your investment or insurance goals, please feel free to give them a call locally at their 10 Essex St., Andover address at 475-9212, or at their Boston offices at (617) 585-4500. Ron Hill will be glad to arrange a meeting with you, with no cost or obligation on your part, at whichever location is most convenient for you. References are available upon request.

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Seated on the left is Ronald R. Hill, CLU, ChFC, Principal of Baystate's Andover office with David Porter, Managing Principal of Baystate's main offices in Boston, and some of the technical/support team.

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The state of the economy

Local experts express views

(Continued from page 2A)



Frank Kenney
Chief Financial Officer
Ipswich Bank

Frank Kenney said that the economy has been robust due to low and stable interest rates. "Attractive rates have made the housing market very favorable, especially in the North Shore area. Lower rates on mortgages translates into the consumer having more cash to spend and putting it back into the economy which helps build the economy," commented Mr. Kenney.

"Ipswich Bank has benefited from the strong economy. We have grown as an institution and have moved into strong communities," he said. Ipswich Bank opened an office in Salem in 1997 and an offices in Marblehead and in Reading in 1998.

However, Mr. Kenney speculates a slowing down in the economy for 1999.

"The growth in companies in Massachusetts is flattening out, but nothing seems to show any deterioration," he commented.



Donald G. Hicks, Jr.
President and Chief
Executive Officer
Reading Co-operative Bank

"In general, 1998 has been a decent year for all those concern," commented Mr. Hicks. However, he said that corporate earnings has been less than originally projected and that inflation is a little bit more of a problem than it was in 1997.

He predicts 1999 to basically be a good year with a sound economy,

"but like the weather, it is often difficult to predict," said Mr. Hicks. He said that the signs point towards a good economy on the horizon, but not great.

Interest rates appear to be relatively stable and he expects to see a rate decrease within the next three to six months. "The lower interest rates will be good for the economy. It makes people to want to borrow money and to spend money," said Mr. Hicks.

He said that given the economic crisis in Asia and Latin America, the United States will probably need to reduce our interest rates in order to help these countries out.



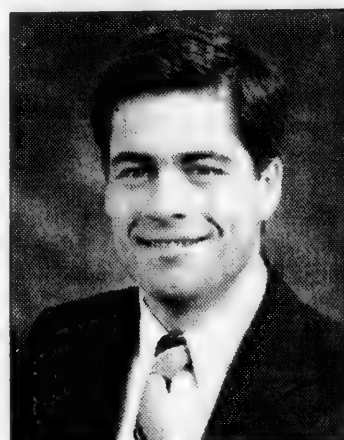
David Hindle
Chairman and Chief
Executive Officer
Family Bank
Haverhill

Mr. Hindle said we are in our eighth year of economic expansion, but that gross domestic earnings are slowing down. "Consumer confidence has been quite strong. Mortgage rates are attractively low, but refinancing has slowed down some," said Mr. Hindle. Construction has been actively strong in Massachusetts and retail sales, like back-to-school, has been fairly good so far.

When asked about lower interest rates ahead for 1999, he said he felt that there was some consideration in reducing rates, probably as early as the fourth quarter in 1998. "Lower interest rates is good for the general economy, but the banks do not profit much from this excitement," commented Mr. Hindle.

He concluded that we are no longer a regional or national economy, but an international economy. There are many factors internationally that effect our economy.

He said his 34 years in the banking business has educated him to use cautious optimism.



John P. Clancy
Chief Financial Officer
and Treasurer
Enterprise Bank and Trust
Lowell

Regarding the stock market, Mr. Clancy said that we have felt most of the shock over the last few weeks, but we need to always exercise some caution, as the market continues to be on a volatile path.

"We are at the peak of the economy and 1999 will slow down some," predicted Mr. Clancy. He noted that some companies are starting to cut back on spending.

He said that if interest rates are cut it will help fuel our economy and the international economy.

His ideas on the traditional cycles of the economy remain unchanged from last year. "The economy no longer follows the traditional cycles of expansion, contraction, recession, and depression. I suspect that there will always be some inflation in the economy," commented Mr. Clancy.



Gerald T. Mulligan
President and Chief
Executive Officer
Andover Bank

Mr. Mulligan spoke about how the economy has an impact on consumer psychology. "Overall the economy has been very good in 1998," began Mr. Mulligan. "We all feel optimistic about the economy. Not only when we have jobs, but when all of our friends, neighbors, and so on, all have jobs. High employment gives a solid foundation for consumer confidence. This confi-

dence further fuels the economy because people are working, making money and spending money, putting it right back into the economy," said Mr. Mulligan.

He concluded that he did not see any clouds on the horizon and that the interest rates will continue to drop in 1999, even as early as the last quarter of 1998.

Gerald H. Brandi
President and Chief
Executive Officer
Mass Bank for Savings
Lowell

Gerald Brandi believes that the economy is much different than it was a year ago. He said, "One quarter of the world is in recession and it was not that way last year." He sees the economy slowing down. A year ago it was accelerating. Given these factors, he feels consumer confidence is slightly declining.

Interest rates will lower within the next 12 months and this should help the foreign economy, especially the economy in Asia.

He spoke about the stock market in general being volatile, but perhaps not like it has been lately.

The housing and mortgage markets are good and will continue to be quite good. Mr. Brandi said that even if the Federal Reserve lowers rates, they will not go much lower. "We are seeing rates in the 6.0% to 6.5% range for this last quarter and they will probably stay in that range for about the same time frame," he said.

Paul Miller
President and Chief
Executive Officer
Lawrence Savings Bank

"The economy has been strong throughout 1998 and should stay that way for the remainder of the year," said Paul Miller who has been in the banking business 38 years.

Due to the solidity in the economy, Lawrence Savings Bank has had many demands for loans. But he cautions that although the economy is moving along nicely, many factors can influence its stability.

He said that the recent decline in the stock market has had its impact and he doesn't predict things worsening, but should be getting better.

As far as 1999 goes, "It's a real toss-up. Interest rates should be coming down. While this is always good for the borrower, it is not necessarily good for the banks," said Mr. Miller.



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services to clients for over 40 years and have earned a reputation for helping them operate more efficiently and profitably. Offering a wide variety of business, financial and tax planning services, taking a pro-active approach, and taking an interest in each client's unique situation are some examples of the types of services which continue to set this firm apart.

Toscano & Ardito are presently accepting new clients. If you are interested in a complimentary consultation to discuss your tax planning needs, the impact of The IRS Restructuring & Reform Act of 1998 on your business and personal needs, or would like to receive more information about the firm, please call Lawrence Ardito, George Toscano, or Roberta McCollum at (978) 688-2880.

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Achieving your financial goals – use asset allocation to build a fund portfolio

(NAPS) — With all the attention “top-performing” mutual funds receive, investors may think they can secure their financial future by investing in a few hot funds. However, building a mutual fund portfolio should always involve careful consideration, to create a well-balanced mix that meets your specific objectives. It may actually take more than a few “top performers” to meet your financial goals. Often a good strategy to try to achieve your goals is asset allocation.

According to financial services provider Charles Schwab & Co., Inc., customers regularly ask, “what exactly is asset allocation and why would this strategy help me?”

Simply defined, asset allocation is a strategy in which you diversify your investments among different sectors of the financial markets, such as stocks, bonds and money-market securities to try to help provide a balance between potential risk and return.

Asset allocation is based on the historical fact that different kinds of investments have tended to act differently during different market cycles.

For example, during periods when stocks have slowed down, bonds have historically often performed well. The goal of asset allocation is to improve performance and reduce risk in your portfolio so that your financial future won't depend on the success or failure of any one type of investment, or any one mutual fund.

Some investment researchers have indicated the way assets are allocated can be one of the most important factors determining overall portfolio performance — more important than which stocks or funds you buy or when you decide to buy or sell them.

How you allocate your assets depends on your attitude toward risk and how much time you have to invest. How do you start the process?

“The best way to start is to understand yourself psychologically as an investor: your emotions, your fears and your tolerance for risk. This will help you choose the allocations and kinds of investments you're comfortable with and that are appropriate to your goals,” explains Charles R. Schwab, President and CEO of Charles Schwab. To begin, ask yourself two key questions:

1. When will I need the funds I invest today?

Try to predict when you will need to access the funds by determining your short, mid-term and long-term investment goals.

For example, are you:

- Trying to generate income to pay current expenses?
- Planning on buying a house in the next 3-5 years?
- Saving for college tuition that is 6-10 years away?
- Investing for a retirement that is at least 11 years away?

As each year passes your objectives might change, perhaps causing you to invest for a longer period of time or withdraw earlier. Although investing is generally a long-term process, it is important that you reevaluate your portfolio every year to accomplish successful asset allocation.

2. What is my attitude toward risk?

Knowing your attitude toward risk and return helps you select the type of investment that will work best for you. A few simple questions will help you begin to evaluate if you are a conservative, moderate

or aggressive risk taker:

For example ... Would a sharp drop in the stock market cause you to lose sleep? If so, you are probably a conservative investor who wants to minimize your risk.

Are you most comfortable with safer investments, even if they don't provide a very high return, but you're willing to take on some risk in order to take advantage of the greater return that stocks can provide? If so, you are probably a conservative to moderate investor who wants to balance a portfolio's potential risks and rewards.

Are you comfortable trying to “ride out” market fluctuations and hope for a future upswing? If so, you are probably a moderately aggressive to aggressive investor who wants to maximize potential returns and take on greater risk.

Next steps

Based on how you answer these questions about your time horizon and your tolerance for risk you can choose the percentages of stocks, bonds and money market funds that you desire for your portfolio. Only after you determine these percentages should you start picking specific investments or funds. A number of tools are available to help you work through the process, for example, Schwab offers assistance in its branches as well as tools on the Web and investment guides and materials designed to help you plan for specific goals and develop an asset allocation plan that fits your needs. Stop by your local Schwab branch, call 1-800-435-4000 for more information about developing an asset allocation strategy.

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At Abbot Financial we are long-term investors with well defined criteria for stocks, bonds, and mutual funds. If you are an investor, please consider calling us.

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Ryan Financial notes that there is no substitute for experience

For many investors the tumultuous events of the past few months have shaken their confidence in what seemed to be the invincible bull. The market rise, which started in late 1990 has, although not without numerous corrections, risen from 2500 on the Dow to over 9300 this past July. While the returns for investors have been impressive it has not been without many sleepless nights, especially recently. In fact there have been 14 market declines of over 7.5% just in the last 4 years alone. But, while many independent investors panicked, most of Ryan Financial's clients weathered these storms exhibiting a calmness that only comes from dealing with a firm staffed by experienced financial professionals.

Recent reorganization

Recently, the company completed a reorganization resulting in the hiring of several highly experienced individuals to interact directly with the firm's clients. "We have been growing by leaps and bounds and we realized that we needed to make changes in our staffing that would increase the experience level and also frequency of client contact", said William T. Ryan the firm's President. Ryan recruited Robert Moccia with 14 years experience from Liberty Securities and Michael O'Connor from Fidelity with 5.

"Our experience level is far deeper now than ever before", noted Ryan.

National performance rankings

Each quarter over 300 money management firms submit the investment returns of their asset allocation accounts to Nelson's Investment Database, the largest and most comprehensive service of its kind. The results are then tabulated, ranked and published for use by potential investors, both independent and institutional. Nelson ranks not only the asset allocation category but also many other investment disciplines such as municipal bonds and aggressive growth accounts. "Because our approach is unusually multifaceted, and our clients are generally conservative, Tactical Asset Allocation is the most appropriate Nelson category to be ranked within," said Ryan. For the past several years the Andover firm's Tactical Asset Allocation performance returns have ranked them among the elite in the investment business. He continued, "Our clients tell

us that they want consistent returns not a walk on the wild side. So Ryan Financial developed an

asset allocation model which spreads the clients portfolio over several mutual funds from different fund families. Around the funds they add a layer of long term blue chip stocks and bonds. And for more risk tolerant accounts they also add a layer of

timely stocks which are closely monitored by the firm's investment committee. This approach has yielded the outstanding investment results, with only moderate volatility and has earned the local firm national recognition.

Quarterly client reviews

Another distinguishing feature of Ryan Financial is that they conduct quarterly performance reviews with their clients. "We know that keeping the client current and regularly discussing each item in the portfolio is in everyone's best interest," said Linda Kent Ryan, executive vice president of Ryan Financial. These quarterly reviews provide a venue whereby both the advisor and the client sit together, put the accounts on a large monitor and discuss the transactions, gains and losses and other relevant facts that have occurred since the last meeting. "Most firms just send statements. We meet with the clients in person and give ourselves a report card," said Ryan.

Use of advanced technology

The firm's portfolio management software enables each client's account to be updated daily with current values and up to date performance statistics. "We never cease to be amazed that clients of other firms seem to be unaware of exactly how well their portfolios are performing," said Tara Ryan, director of client service at Ryan Financial. "They should know the exact returns; our clients do, thanks to our commitment to technology and communication."

The firm's remarkable growth

Ryan Financial Advisors was founded in 1989 by William T. Ryan and Linda Kent Ryan and the mission was then, as it is now, to provide highly individualized investment management, estate, and retirement planning services to a limited number of families, trusts, and companies. During that period of time the firm has grown its assets under management at an annual rate of 66 percent. During the first 6 months of 1998 assets grew by 13 percent. Linda Kent Ryan, co-owner of the firm, stated that "Our growth has been orderly and according to plan. Our mission is to give each client the highest degree of personal attention possible. Even with this growth we haven't had to compromise our standards. There is a world of 800 numbers for those who will tolerate impersonal service. We, however, know our clients well. We do their retirement and estate planning in conjunction with their attorney and CPA. Everything is coordinated and kept up to date and reviewed on a quarterly basis."

As the geopolitical situation continues to send shock waves through the marketplace the clients of Ryan Financial know that their investment team has seen this all before and that their 50 years of combined investment experience will guide them through.

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Are you and your broker ready for the year 2000?

By Michael Jones

(NAPSI) - Are you aware of the impact that the year 2000 could have on your investment? Have you asked your broker and brokerage firm what they are doing to meet the Year 2000 challenge?

What is the Year 2000 challenge? It arises from the fact that most automated systems, such as computers, have been programmed to use a two-digit number, instead of a four-digit number, to represent the year. Since dates are essential to many automated functions, it is absolutely critical for firms to act now to assess their business environments and make necessary changes to ensure that systems will correctly process "00" as the year 2000, rather than 1900, when processing dates on and after January 1, 2000.

What should you do to protect your interests?

- Ask your broker what his/her firm is doing to become Year 2000 ready.

- Find out how you can be assured that your interest and dividend payments will not be affected after January 1, 2000.

- Ask if your brokerage firm will be undergoing industry-wide testing to ensure Year 2000 compliance.

With the investor environment changing almost daily, our mission is to protect you - the investor. With your



help, the National Association of Securities Dealers, Inc. (NASD®), its members, and the securities industry, as a whole, will be better prepared to face the Year 2000 challenge together.

For more information about the NASD's Year 2000 Program and about what you as an investor can do, contact: NASD Year 2000 Program Office, 15201 Diamondback Drive, Rockville, MD 20850. Or, call (888) 227-1330.

Michael Jones is chief administrative officer of the National Association of Securities Dealers (NASD).

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Metropolitan Credit Union's new Lawrence Office is now open on Saturday



Newly renovated Metropolitan Credit Union at 215 South Broadway, Lawrence.

Metropolitan Credit Union is making it easier and more convenient for you to do your banking. Metro has recently remodeled their Lawrence Office located at 215 South Broadway. Several improvements were made, including the expansion of the loan area to accommodate more Member Service offices. In addition, they have enlarged their parking lot to provide better traffic flow.

For their member's convenience, the new Lawrence Office will now be opened on Saturday from 9 a.m. to 12 p.m. Regular weekday hours are: Monday, Tuesday and Wednesday, 9 a.m. to 5 p.m.; Thursday and Friday, 9 a.m. to 6 p.m. Their automated teller machine, ATMetro, is accessible 24 hours a day, 7 days a week.

To celebrate the opening of their newly remodeled office and introduction of new Saturday hours, Metro will be serving coffee and donuts on Saturday, September 26th, and giving away complimentary newspapers to

the public. Local radio station WNNW will be broadcasting live from Metro's parking lot. Visitors can enter to win a trip for two to San Juan, Puerto Rico. The trip includes airfare for two on American Airlines, a four-day, three-night stay at the Westin Rio Mar Beach Resort and Casino, and two rounds of golf for two. Accommodations were booked through Aquarius Travel.

Currently, Metropolitan Credit Union serves more than 1,600 companies, as well as the communities that surround its five office locations in Chelsea, Burlington, Framingham, Lawrence and Peabody. Metro provides a full range of financial products and services to over 90,000 members. All accounts are federally insured up to \$100,000 through the National Credit Union Administration. Additional insurance for deposits greater than \$100,000 is provided through the Massachusetts Share Insurance Corporation. Metropolitan Credit Union is an Equal Opportunity and Equal Housing Lender.

Breakfast is on us!



Visit Metro's Newly Remodeled office on Saturday, September 26th



and have breakfast on us during our new Saturday hours: 9 am - 12 pm



Pick up your complimentary newspaper*



and enter to win a trip for two to San Juan, Puerto Rico, 3 nights, 4 days at the Westin Rio Mar Beach Resort and Casino

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Where is your money 'rolling'?

Too many people spend their lump-sum distributions

(NUI) — Changing jobs is a fact of life in today's fast-paced economy. And that can create problems for job-switchers — including what to do with the money that has accumulated in their 401(k) accounts.

It appears some of us become apprehensive when faced with that question.

401(k)

Individuals often delay rolling over their assets for as long as 18 to 24 months, according to recent research by T. Rowe Price Investment Services. Many people are concerned about the details of the transfer process, or are looking for good investment advice because of the substantial assets they have accumulated.

"As 401(k) and other defined contribution plans have become the retirement plan of choice for many companies, more and more employees are faced with the decision of what to do with their retirement money when they change jobs or retire," says James S. Riepe, chairman of T. Rowe Price Investment Services. "Unfortunately, millions of people apparently spend the money rather than reinvest it for their retirement. In fact, research indicates that many more

people spend their distribution than save all of it."

As a result, T. Rowe Price has introduced a service to help investors who plan to roll over their company retirement plans into an IRA. The Rollover

Investment Service provides these individuals with personalized guidance and special

assistance with their rollover distributions.

"A specially trained representative oversees the entire rollover process from beginning to end, making sure it is done efficiently and without any adverse tax consequences," Riepe says.

Based on an individual's answers to a comprehensive questionnaire, he or she will receive a recommended model portfolio showing what percentage of the assets should be invested in stocks, bonds and cash. Specifically, the analysis indicates how to diversify among more specialized sectors, such as small-company or international stocks. Individuals have full discretion over their assets.

For more information, including a Rollover Investment Service kit, call 1-800-401-5287.

Smart ways to stretch financial windfalls

(NAPS) — Whether you're fortunate enough to have a tax refund or some other financial windfall, there are ways you can make the unexpected funds go even farther.

For the 69 percent of filers who will receive an income tax refund from the IRS this year, this check can represent the ultimate temptation. Last year's average refund totaled \$1,302. Enough for a new summer wardrobe, a vacation, or the partial down-payment on a new car.

As tempting as a shopping spree may be, a wiser move is to apply your refund check toward a long-term goal, such as securing your economic future. Here are some simple ways your tax refund can help you build a more secure financial future:

• Fatten your savings.

The rule of thumb used by financial advisors is: Maintain enough savings to support your household for three months. Use your refund to open a certificate of deposit or money market account, which pay higher rates of interest than a standard savings accounts and offer easy access to your money.

• Expand your investments.

One in every four U.S. households now invests in mutual funds, a collection of stocks, bonds, money markets or other securities in which you buy shares. Use your refund to open a new

account or add to an existing one.

• Pay off your credit cards.

Then start placing the money you normally use for monthly payments in a savings account so you are prepared for future large-ticket purchases.

• Refinance your home.

Mortgage interest rates are at their lowest level in years. Use your tax refund toward points or to lower your principle amount. What you pay off today could save you hundreds, even thousands tomorrow.

• Reduce next year's taxes.

Look into an IRA account. There are now three kinds: the regular, the Roth IRA and the Education IRA.

If you have questions about planning for your economic future, call the experts at your local community bank. They will help you select the savings and investment options that best suit your needs.

There are more than 9,900 independent banks in the U.S. Besides providing superior personal service, recent surveys show that small, local banks have lower fees and better rates for services, such as checking accounts, than larger banks.

For more information, call the Independent Bankers Association of America's free consumer hotline at 1-888-500-5538.

Controlling your investment taxes

(NAPS) — A special type of mutual fund may help soften the tax blow to investors when the IRS comes calling.

If you've invested in mutual funds, the bull market has probably netted you some healthy returns. Although your tax burden may be lessened by the Taxpayer Relief Act of 1997 — which reduced the long-term capital gains tax rate from 28 percent to 20 percent for securities held longer than 18 months — Uncle Sam will still want his share. Moreover, the tax law did not reduce rates on a fund's dividend income or short-term gains, which are taxed at ordinary income rates.

Virtually all mutual funds, save tax-exempt and money market funds, are managed to maximize before-tax return. In contrast, tax-managed or tax-efficient funds offer long-term investors a portfolio that focuses on maximizing after-tax returns.

According to George H. Burwell, portfolio manager of Delaware Investments' Tax-Efficient Equity Fund, such funds seek to minimize taxes for investors by utilizing some or all of the following strategies:

1. Maintain low portfolio turn-over to help reduce realized capital gains distributions. Any gains that are paid may qualify for the 20 percent rate because the stocks were held longer.

2. When securities are sold, selling the highest-cost lots first to minimize capital gains or selling carefully selected securities that can realize a loss in order to offset potential realized capital gains. This latter technique is known as "tax loss harvesting."

3. Avoid buying stocks of companies that pay high dividends so as to avoid producing taxable income

for shareholders. Tax-efficient funds seek the majority of their growth through capital appreciation rather than building through income and growth. A balanced tax-managed fund might use tax-exempt securities for its income component.

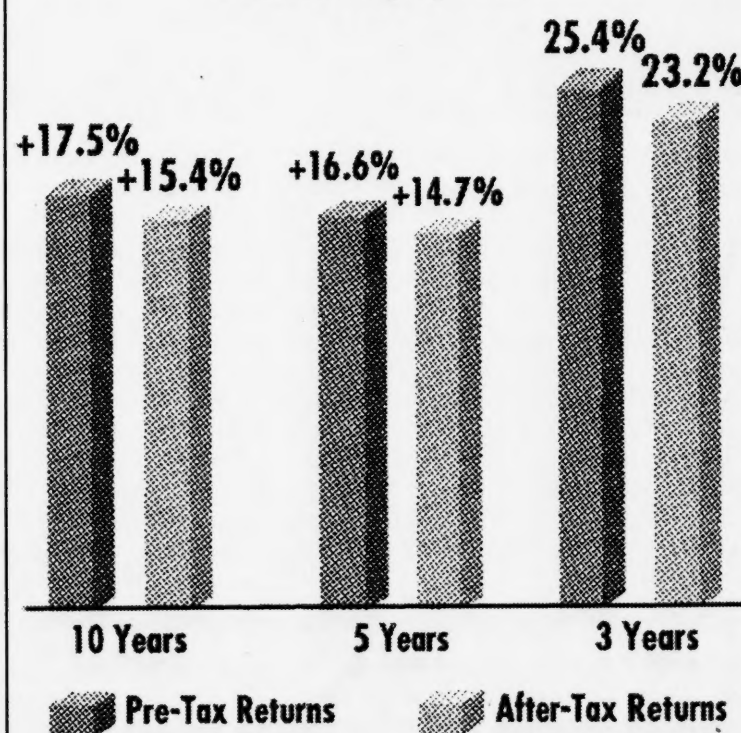
4. Use defensive hedging or the use of an option to protect the value of a portfolio holding without selling it. In the manager's opinion, the holding may be temporarily out of favor and selling would not be a prudent long-term step.

Is a tax-managed fund for you? It depends. Talk to a professional financial adviser about how a tax-efficient fund might benefit you. Weigh the choice of this type of fund against tax-exempt funds, IRAs, 401(k) and other tax-sheltered investments.

Delaware Investments, based in Philadelphia, PA, manages some \$44 billion for investors worldwide in institutional accounts and mutual funds.

How Taxes Can Reduce Investment Returns

Average Annual Returns For The Periods Ended 12/31/97* Domestic Equity Funds



* Data for the bar chart is for the 10-year period ended December 31, 1997, and represents all elements of total return for 429 domestic equity funds tracked by Morningstar, Inc. This illustration assumes an investor is in the 39.6% federal income tax bracket and does not represent the past or future performance of any particular investment.



Although pre-tax returns are higher, they can saddle investors with a bigger tax bill.

The 1999 E-Class – trend-setting, high-performance vehicle

When you've got a legacy stretching back more than a century, it shows that you've been paying attention. Our commitment to quality, reliability and innovation – the core elements of carmaking – is legendary. The 1999 E-Class, with its trend-setting styling, high-performance personality and unprecedented levels of safety engineering, will also make you aware of other areas where Mercedes takes a leadership role, like value and environmental responsibility. The Mercedes-Benz heritage draws a solid line back to 1886. We're the oldest automaker in the world, still bursting with new ideas.

As you relax in the interior of your E-Class, you can take extra comfort from knowing that every Mercedes is more than 85 percent recyclable, right down to its floor mats. And from knowing that we're committed to preserving the world's natural forests by using only plantation-grown wood in our interiors, like the rich American orchard walnut used in the E-Class. You may not notice the difference, but your planet will.

For 1999, E-Class has a choice of four sedans and a wagon and it offers full-size accommodations for five passengers. It's orthopedically designed seats provide firm support. Both front



1999 E-Class

seats are power-adjustable to your ideal seating position. And when you move your seat, the height of your head restraint is automatically power-adjusted as well. Rear-seat passengers are also treated to generous headroom and legroom, as well as three 3-point seat belts and a fold-down rear center armrest with two cupholders. And when no one's sitting in the back, the driver can press a button and retract all three rear head restraints, for a clearer view out the rear window.

The 1999 E-Class brings a higher level of style, comfort and control to driving. The instruments and controls are designed for both pleasure and practicality, from the grippy, leather-trimmed steering wheel and shift knob to the crisp, backlit gauges. Both you and your front passenger can select your own preferred climate control setting. For surer, more relaxed parking, the right-side rearview mirror tilts down to your own preset angle when you back up. All three dri-

ver-seat memory settings keep track of the outside mirror settings and the position of the power-adjustable tilt/telescoping steering column.

Versatility is a virtue. The E320 Wagon adds to your style and your lifestyle. Smooth, clean E-Class lines envelop carefully considered space efficiently. The E320 Wagon offers seating for up to seven people, or room for over 43 cu. ft. of cargo with five people aboard. Passengers in the second row are offered adjustable air vents, three head restraints, and a center armrest with dual cupholders. The wagon's rear-facing third-row seat offers two kids plenty of room to grow, 3-point seat belts and a pair of convenient fold-away cupholders. The second- and third-row seats fold down easily to form a flat, carpeted load floor. Even the front passenger

seat can make way for more cargo. Standard protective-coated roof rails, an optional luggage rack and a variety of accessory attachments for carrying bikes, skis and such add to load capacity.

The 1999 E-Class Mercedes-Benz will be available to see and drive at Smith Motor Sales of Haverhill, Inc., 455 River St., Haverhill, Mass. 01832. Please call (508) 372-2552 for more information.

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Get money fast, easy and safely: Get direct deposit

(NAPS) — Direct Deposit — the electronic transfer of funds directly to a customer's account — is one of the fastest growing services being offered by financial institutions today. More than 50 million Americans are currently using some form of electronic transfer, according to the National Automated Clearing House Association.

Since the introduction of Direct Deposit in the mid-1970s, U.S. government agencies have encouraged benefit recipients to use it as a safe, convenient way to receive their Social Security, federal retirement and railroad pension, Veterans and other payments. A recent law passed by Congress aims to have people who get their government payments by check (except tax refunds) enroll in this program by January 1999.

Any recipient who would face difficulty or hardship because of Direct Deposit can continue to receive a check. No one will be forced to change the way they receive payments, and no payments will be withheld or delayed under any circumstances, Treasury officials said. Therefore, recipients should examine their options and make the choice that is right for them.

"Direct Deposit maximizes the benefits of increased security and convenience for recipients who move to electronic payment," said John D. Hawke, Jr., Under Secretary of Domestic Finance at the Treasury Department. "Still, no one will be disadvantaged by this program — particularly those who may have special needs, such as the elderly, the physically disabled, or those living in remote or rural communities."

Direct Deposit has proved to be a popular choice for millions of federal beneficiaries. According to the Financial Management Service, a bureau of the Treasury Department, over 65 percent of recipients are taking advantage of Direct Deposit, including seven out of ten Social Security beneficiaries.

With Direct Deposit, payments are sent directly from Treasury to recipients' checking or savings accounts at banks, credit unions or savings and loans institutions, and the money is available on the morning of the scheduled payment date. Direct Deposit also eliminates the risk of paper checks being stolen, lost or misplaced.

"With Direct Deposit, we no longer have to worry about getting our funds to the bank to pay our regular monthly bills," said Everett Armstrong, 81, a retired electrical contractor in Iowa who, along with his wife, receives monthly Social Security retirement benefits. "We can always count on the money being available when we need it."

Enrolling in Direct Deposit is easy. To sign up, recipients can complete a simple form available from their local financial institution or contact the federal agency which issues their benefit payment.